TRUTH IN SAVINGS
3 Year CD

RATE INFORMATION. The interest rate on your account is 3.980% with an annual percentage yield of 4.05%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest. Fees could affect earnings on this account.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 11/05/2029.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 11/05/2026. To obtain the current rate(s) and annual percentage yield information, please call (888)210-2028.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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