

CERTIFICATE ACCOUNT AGREEMENT

Rate Information:

The Annual Percentage Yield (APY) and Dividend Rate reflect the total amount of interest and dividends to be paid on an Account based on the rate and frequency of compounding for an annual period. The APY and dividend rate are fixed and will be in effect for the initial term of the Account. The rates for renewals shall be those rates in effect at the time of renewal. The APY and dividend rate stated is based on the assumption that principal will remain on deposit until maturity; a withdrawal may reduce earnings.

Compounding and crediting frequency:

Unless otherwise paid, dividends will be compounded and credited to your Account every month. Alternatively, you may choose to have dividends paid to you or to another share account. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

Dividend period:

For this Account type, the dividend period is monthly.

Minimum balance requirements:

If the certificate is opened with less than \$100,000, you must maintain a minimum daily balance of \$500.00 in your Account each day to obtain the disclosed APY. If the certificate is opened with \$100,000 or more, you must maintain a minimum daily balance of \$100,000 in your Account each day to obtain the disclosed APY. If your Account falls below the minimum balance requirements, your Account will be closed.

Daily balance computation method:

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the Account each day.

Accrual of dividends on noncash deposits:

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your Account. If you close your Account before any dividend is credited, you will not receive accrued but uncredited or unpaid dividends.

Transaction limitations:

After the Account is opened, you may not make additions into the Account until the maturity date stated on the Account.

Maturity Date:

Your Account will mature on the date stated in your Certificate Account Agreement ("Agreement") or any Renewal Notice the Credit Union provides to you. You can only withdraw dividends credited in the term before maturity without penalty. You can withdraw dividends anytime after they are credited to your Account.

Special Certificate Offer Terms:

If you open your certificate account as part of a Special Certificate Offer associated with a new indirect auto loan, the special terms in this section apply in addition to the other terms and conditions of this Agreement. The Special Certificate Offer is available only to eligible members in good standing who obtain a new indirect auto loan during the promotional period beginning October 1, 2026. To qualify, the certificate must be opened within 90 days after the loan is funded, as determined by the Credit Union. The Credit Union may modify or discontinue this offer at any time. The applicable dividend rate and APY are the special rate and APY offered by the Credit Union at the time the certificate is opened and will apply only during the initial 36-month term. A minimum opening and daily balance of \$500.00 is required to obtain the disclosed APY during the initial term.

The certificate is offered as a regular certificate only and is not available as an IRA certificate. Upon maturity, unless you select another available option or the Credit Union provides notice that the account will not renew, the certificate will automatically renew into the Credit Union's standard 36-month certificate at the dividend rate and APY in effect at that time. The standard balance tiers, dividend rate, APY, and other terms applicable to the standard 36-month certificate will apply after renewal. Except as specifically stated in this section, all other certificate terms and conditions continue to apply, including transaction limitations, restrictions on additional deposits, early withdrawal penalties, fees, renewal provisions, and any other applicable account terms and conditions.

Early withdrawal penalties:

You have agreed to leave the principal of this Account on deposit for the full term stated in your Agreement. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge you a penalty. Withdrawal of the principal amount of your Account may be made only with the consent of the Credit Union. Unless stated otherwise, owners of Accounts with a stated term of one year or less shall forfeit an amount equal to 90 days dividends on the amount withdrawn subject to penalty. Unless stated otherwise, owners of Accounts with a stated term of more than one year shall forfeit an amount equal to 180 days dividends on the amount withdrawn subject to penalty. The penalty may be calculated at the rate paid on the deposit at the time of the withdrawal. The penalty will, if necessary, be taken from the principal amount of the deposit. The Credit Union may grant a premature withdrawal request without penalty, or with a reduced penalty under the following circumstances: (1) if the account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) if the Account is an IRA Account and the Account is revoked within seven (7) days after the IRA Disclosure Statement is received; (3) if the Account is an IRA Account and the owner is of age for the purpose of taking their Required Minimum Distributions (RMD) or the owner qualifies pursuant to applicable law; or if the Account is an IRA Account and the owner becomes disabled.

*Any amount exceeding the RMD is subject to the early withdrawal penalty.

Withdrawal of dividends prior to maturity:

The annual percentage yield is based on an assumption that dividends will remain in the Account until maturity. A withdrawal will reduce earnings.

Renewal Policy:

Unless you instruct the Credit Union otherwise, your Account will automatically renew at maturity. You will have a grace period of ten (10) days after the maturity date to withdraw the funds in the Account without being charged an early withdrawal penalty. However, the Credit Union reserves the right to give the owner written notice that the Account will not be renewed. In the latter case, upon maturity, the Account will be converted to a regular share account and receive earnings at the rate then paid on the regular share account. The rate of earnings for any renewal terms, shall be at the rate the Credit Union is then offering on the same Accounts in this class. If you instruct us not to renew your Account, then no dividends will be paid after the stated maturity date.

Transaction Limitation on All Accounts:

No member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. Further, if your Account(s) are pledged to us to secure any loan obligation, then you must pay, or, with our permission, renew the loan before any principal or dividends may be withdrawn or transferred. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged Account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

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