Smart Bonus Disclosure

Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When Smart Bonus qualifications are met during a Monthly Qualification Cycle, you will receive $5.00 cash back on up to a total of $200.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of $10.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of $25.00 for nationwide ATM withdrawal fees incurred within your Smart Bonus account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE:** ***ATM fee reimbursements only apply to SMARTBONUS Back transactions via ATM; SMARTSaver ATM transaction fees are not reimbursed nor refunded.***

When your Smart Bonus account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Smart Bonus account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of 1 account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA

Smart Rate Disclosure

Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your Smart Rate account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including $20,000.00 in your Smart Rate account earn a dividend rate of 4.8889% resulting in an APY of 5.00%; and average daily balances over $20,000.00 earn a dividend rate of 0.4989% on the portion of the average daily balance over $20,000.00, resulting in a range from 5.00% to 1.25% APY depending on the account's average daily balance.

You will receive reimbursements up to an aggregate total of $25.00 for nationwide ATM withdrawal fees incurred within your Smart Rate account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE:** ***ATM fee reimbursements only apply to SMARTRATE Checking transactions via ATM; SMARTSaver ATM transaction fees are not reimbursed nor refunded.***

When your Smart Rate qualifications are not met, the dividend rate earned on the account's entire average daily balance will be 0.05% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Smart Rate account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of May 11, 2026.

APY calculations are based on an assumed balance of 20,000.00 + $100,000 in your Smart Rate account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of 1 account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA

Smart Saver Disclosure

Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

Depending on what reward checking account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

SMART Saver: average daily balances up to and including $50,000 in your SMART Saver account earn an APY of 3.00% and average daily balances over $50,000 earn a dividend rate of 0.4989% on the portion of the average daily balance over $50,000, resulting in a range from 3.00% to 1.33% APY depending on the account's average daily balance.

You will receive reimbursements up to an aggregate total of $25.00 for nationwide ATM withdrawal fees incurred within your SMART RATE Checking or SMART BONUS Checking account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

Depending on your reward checking account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and:

SMART Saver: the entire average daily balance in the SMART Saver account earns .05% APY.

Dividends will be credited to your SMART RATE Checking and SMART Saver accounts on the last day of the current statement cycle.

The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your SMART BONUS Checking account will be credited to your SMART Saver account on the last day of the current statement cycle.

If SMART RATE Checking or SMART BONUS Checking are linked to SMART Saver, the following also apply:

SMART RATE Checking: When linked to a SMART Saver account, the dividends earned within the SMART RATE account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the SMART Saver account within one day. This automatic transfer may cause an overdraft to your SMART RATE Checking account, if the account balance is less than the transferred amount when the transfer occurs.

SMART BONUS Checking: When linked to a SMART Saver account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your SMART BONUS account will be credited to your SMART Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of May 11, 2026.

APY calculations are based on an assumed balance of $50,000 + $100,000 in your SMART Saver account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

Monthly Direct Deposit/ACH credit, enrollment in online banking, may be a condition(s)] of SMART Saver's linked SMART BONUS or SMART RATE checking account(s).

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of SMART Saver's linked SMART RATE Checking or SMART BONUS Checking account's qualifications.

There are no recurring monthly maintenance charges or fees to open or close this account.

A SMART RATE Checking or SMART BONUS Checking account is required to have a SMART Saver account.

A linked SMART Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA