Rate and Fee Disclosures

Trius Federal Credit Union
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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your share savings, checking and share certificate accounts at Trius Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Share Savings, Checking and Share Certificate Accounts

Effective Date 10/21/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded and Credited	Dividend Period
Share Savings							
$100.00 to $4,999.99	0.05%	0.05%					
$5,000.00 to $9,999.99	0.10%	0.10%	$5	$100	N/A	Quarterly	Quarterly
$10,000.00 to $19,999.99	0.15%	0.15%					
$20,000.00 and over	0.20%	0.20%					
Kid's Club*							
$5.00 to $999.99	0.10%	0.10%					
$1,000.00 to $4,999.99	0.15%	0.15%	$5	$5	N/A	Quarterly	Quarterly
$5,000.00 to $7,499.99	0.20%	0.20%					
$7,500.00 and over	0.25%	0.25%					
Holiday Club	0.50%	0.50%	N/A	N/A	N/A	Monthly	Annually
Variable IRA	1.00%	1.00%	$200	$0	N/A	Quarterly	Quarterly
Non-Dividend Share Accounts	N/A	N/A	$5	N/A	N/A	N/A	N/A
Money Market							
$5,000.00 to $24,999.99	0.15%	0.15%	$5,000	$5,000	$5,000	Monthly	Monthly
$25,000.00 to $49,999.99	0.35%	0.35%					
$50,000.00 and over	0.40%	0.40%					
Simple Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Smart Saver							
Qualifying							
$0.01 to $50,000.00	2.96%	3.00%	N/A	N/A	N/A	Monthly	Statement Cycle
$50,000.01 and up	0.50%	3.00%-1.33%					
Non-Qualifying	0.05%	0.05%					
Smart Bonus Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Smart Rate Checking							
Qualifying**							
$0.00 to $20,000.00	4.89%	5.00%	N/A	N/A	N/A	Monthly	Statement Cycle
$20,000.01 and up	0.50%	5.00-1.25%					
Non-Qualifying	0.05%	0.05%					
Save to Win	1.49%	1.50%	$25	$25	---	Quarterly	Quarterly

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Effective Date	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded and Credited	Dividend Period
10/21/2026							
Share Certificates							
6 Months	2.97%	3.00%					
9 Months	4.09%	4.15%					
14 Months	4.18%	4.25%					
15 Months	2.97%	3.00%	$500	$500	N/A	Quarterly	Quarterly
12, 17,18 Months	0.50%	0.50%					
23 Months	4.28%	4.35%					
24, 25 Months	1.00%	1.00%					
30 Months	1.49%	1.50%					
36 Months	3.60%	3.65%					

*17 Years of age and younger.
** When linked to a Smart Saver account, the dividends in Smart Rate Checking do not compound because they are automatically transferred to the Smart Saver account within one day. The automatic transfer of dividends may cause an overdraft to the Smart Rate Checking account, if the available balance in the account is less than the transferred amount when the transfer occurs.

Truth in Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For Share Savings, Holiday Club, Variable IRA and Kid's Club accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. For Money Market, and all Smart accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields shown above are the rates and yields for the last dividend period. Share Savings, Kid's Club, and Money Market accounts are tiered rate accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. Smart Rate Checking accounts are also Tiered Rate accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier. For Share Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Share Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. When linked to a Smart Saver account, dividends in a Smart Rate Checking account do not compound. Those dividends are transferred to the Smart Saver account within one day.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the Average Daily Balance in the account for the dividend period. We calculate the Average Daily Balance by adding the balance in the account for each day of the dividend period and dividing the total by the number of days in the period. Certain accounts require a minimum daily balance (as indicated in the chart) to avoid a service fee. For these accounts, if the balance falls below the minimum on any day during the dividend period, a service fee (disclosed in the fee schedule) will be applied to the account.

6. Account Limitations

For Share Savings, Holiday Club, Variable IRA, Non-dividend Share and Kid's Club accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three of these six transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Money Market accounts, you may make two (2) withdrawals per month. Additional withdrawals in a month will be subject to a fee as specified in the Fee Schedule. For a Holiday Club account, will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open.

7. Share Certificate Account Features

a. Account Limitations.
After your account is opened, you may not make additional deposits to a Share Certificate account.

b. Maturity.
Your Share Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty.
We may impose a penalty if you withdraw any of the principal of your Share Certificate account before the maturity date.

1) Amount of Penalty. The amount of the penalty depends on the term of the Share Certificate. For Share Certificates with terms of less than twelve months, the penalty is equal to the dividends that would be earned on the amount withdrawn over the entire term of the Share Certificate. For Share Certificates with terms of twelve months or more, the penalty is equal to twelve months' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the dividend rate on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

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3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy.
Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable.
Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Smart Account Features

There is a limit of one Smart Checking account and one Smart Saver per social security number. Each Smart Saver account must be linked to a Smart Checking account. These accounts are not available to business members.

We expect you to use the selected Smart Checking account as your primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, shopping, dining, and entertainment transactions are posted and settled. We expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. We may close the account and transfer funds to another account type if these transactions persist.

The following features are unique to Smart accounts:

a. Account Qualifications
In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described herein for a particular Monthly Qualification Cycle, Smart Rate Checking and Smart Bonus Checking accounts must satisfy the following requirements in the previous Monthly Qualification Cycle: 1) a minimum of 12 debit card purchases post to your account; 2) one ACH (electronic transfer) or direct deposit posts to your account; and 3) you receive monthly e-Statements for the Smart Checking account you have. Please note that the transactions MUST actually post to your account during the Monthly Qualification Cycle. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post).

For Smart Saver accounts, if the linked checking account satisfies the qualification requirements for a Monthly Qualification Cycle, Smart Saver account will earn the qualifying rate for that cycle. Otherwise, the Smart Saver account will earn the nonqualifying rate for that cycle. A Monthly Qualification Cycle is the period beginning one (1) day after the last day of the previous qualification cycle through one (1) day prior to the last day of the current Statement Cycle. The statement cycle is the time period covered by your monthly statement.

b. ATM Fee Rebates
For either Smart Checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by U.S. financial institutions other than Trius Federal Credit Union, up to a maximum of $25 per Monthly Qualification Cycle. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. ATM fee rebate funds for both Smart Checking accounts will be transferred to the Smart Saver account.

c. Smart Bonus Checking Cash Rebates
If the account qualifications are met for a Monthly Qualification cycle for the Smart Bonus Checking account, you will receive a cash rebate of 5.0% of the amount of debit card purchases posted to your account during that cycle, up to a maximum of $10.00 per cycle. Rebate funds will be transferred to the Smart Saver account.

9. Health Savings Account Terms

It is the member's responsibility to know if he/she qualifies for an HSA and to use the funds for qualified medical expenses. The member should refer to a tax professional for specific tax implications.

We permit you to access your HSA with a debit card. This service is offered for the convenience of managing your HSA. You may use your debit card to purchase goods and services any place your Card is honored by participating merchants. Funds to cover your debit card purchases will be deducted from your HSA.

All transactions posted to the Health Savings account made by online banking or any other electronic transaction will be reported to the IRS as current year, normal distributions or regular contributions. Any request for a Prior Year Contribution, Direct Transfer or Rollover of HSAs funds must be made in writing to a Credit Union representative, either in person or through the mail.

A debit card purchase may not be authorized if the amount of purchase exceeds the available balance in your account at the time the authorization is requested. If the balance in your account is not sufficient to pay the transaction amount, your account will be subject to a charge as set forth in the Account Rate and Fee Schedule, and the Credit Union may terminate all services under this Agreement. If an overdraft is created, you agree to repay it immediately.

Except as otherwise set forth herein, HSA debit card transactions are subject to the terms and conditions of the Electronic Fund Transfer provisions in the Member Service Agreement Part 2.

10. Saving Jar Program Features
Upon your enrollment in Savings Jar program, a debit card round up feature, we will round up your debit card or other access device point-of-sale purchases to the nearest dollar amount and transfer the difference from your designated checking account to your designated share account. Rounded up amounts are posted to your checking account and transferred to your share account as they occur. We will not round up purchases posted for any day in which you do not have sufficient funds in your checking account and the Round Up transfer will be cancelled for that day. This applies even if you have Courtesy Pay to cover the transaction.

Savings Jar is only available for access devices that are linked to the checking account you designate. If any debit card or other access device transaction is subsequently cancelled or reversed, the corresponding transfer to your designated share account will not be reversed and will remain in your share account.

We may modify or cancel the Savings Jar round up feature at any time without prior notice. You may cancel the Savings Jar round up feature on the account at any time by notifying us. Business accounts are not eligible for the Savings Jar Program.

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Fee Schedule

Savings

Share Savings excessive withdrawal fee
(in excess of 6 withdrawals per month) $2.00/each

Holiday Club early withdrawal fee $10.00/each

Money Market

Money Market service fee
(if minimum daily balance of $5,000 is not met) $7.50/month

Money Market excessive withdrawal fee
(in excess of 2 withdrawals per month) $5.00/each

Checking Account Fees

Item Returned for Non-Sufficient funds (NSF)*
..... $25.00/per presentment

Overdraft Fee $25.00/item
(For provisions governing overdrafts refer to your Member Service Agreement.)

Stop payment $25.00/request

Third party check $10.00/check

Transfer service charge…… $5.00/item

(To avoid an overdrawn account. Minimum transfer $100 with increments of $100.)

Other Service Fees

Items sent for collection $25.00/item

Wire transfer domestic or
international (incoming) $2.00/transfer

Wire transfer domestic (outgoing) $15.00/transfer

Wire transfer international (outgoing)…… $50.00/transfer

Certified check $3.00/check

Money order $3.00/order

Account reconciliation $50.00/hour

Account research $50.00/hour

Statement copy $5.00/statement

Paper statement fee…….. $3.00/statement
(Avoid fee with an aggregate balance above $25,000 per membership)

Account activity printout $1.00/printout

Deposited item returned $10.00/item

Inactive account fee $10.00/month
(including checking, holiday club and money market accounts) charged after one year with no account activity except dividend postings and account balance less than $100.00)

Dormant account fee $10.00/month
(all savings accounts) - charged after two years with no account activity except dividend postings and account balance less than $100.00

Reopen account within 12 months $5.00/account

Account closed within first 60 days……..$5.00/account

Telephone transfer $0.50/each
(*Phone Banking/Audio Response fee in excess of 10 per month)*

Photocopy $0.25/page

Returned mail handling $5.00/statement

Counter checks $4.00/page

Legal Process Fee $50.00
(levy, writ, garnishment, escheatment or other legal document that requires funds to be attached)

EFT Fees

Foreign ATM withdrawal $2.00

Card replacement $5.00/card

International debit card transaction
conversion fee** ..... 2% of the transaction amount fee

International ATM transaction
conversion fee** ..... 2% of the transaction amount + $1.50

Pre-paid Visa debit card $4.95

Pre-paid Visa debit card reload in branch or by phone
(fee waived for reloads over $50) $5.00

Visa gift card $5.00

Early ACH Deposit…….. $10.00

HSA Checking

Annual service fee $10.00/year

Individual Retirement Account

Variable IRA annual service fee $10.00/year

Share Value

Par value of one share $5.00

Save to Win

Early withdrawal penalty $25.00

**An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*

*** This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.*

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