UNITED REWARDS CHECKING ACCOUNT
TRUTH IN SAVINGS ACT DISCLOSURE

INTRODUCTION:

This disclosure ("Disclosure") contains the terms, conditions and rules associated with opening and maintaining your United Rewards Checking account as of September 1, 2026. Please check our website or visit with one of our service representatives for updated rates and account information. Please keep this Disclosure for your records and future reference.

ACCOUNT OVERVIEW:

- **United Rewards Checking**: A free, variable rate, checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high dividends each time they meet their account's minimum qualifications during a Monthly Qualification Cycle. The account may be offered as a multiple reward level account.

PURPOSE & EXPECTED USE:

Account Expectations: Our institution expects the primary accountholder to use their United Rewards Checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled. Commensurate with these spending activities, 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.

Examples of Inappropriate Use: 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 behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. 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. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account, one that may or may not include a monthly fee, if the account does not have consistent active use (defined by our institution as having a minimum of 1 debit card transactions post and settled each cycle period) over 12 consecutive Statement Cycles.

Ramifications of Account Closure: Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your United Rewards Checking account, any optional add-on products / services associated with this account will also be terminated at the same time.

QUALIFICATION INFORMATION:

To earn your account(s) rewards, all enrollments shown below must be in place; and all transactions and activities must post and settle to your United Rewards Checking account during each Monthly Qualification Cycle.

	Principal Rewards (Level 1)	or	Enhanced Rewards (Level 2)
Reward Qualifications			
• At least one [x] direct deposit or ACH credit transaction	1		1
• At least one [x] debit card purchases	15		25
• Be enrolled in and log into online banking	Yes		Yes
• Be enrolled in and have agreed to receive e-statements rather than paper statements	Yes		Yes
• Have an active core loan or mortgage loan with our institution	No		Yes

Account transactions and activities may take one or more days to post and settle to the account, and 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 institution as ATM transactions; non-retail payment transactions; and purchases made with debit cards not issued by our institution. 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.

REWARD INFORMATION:

When you meet your United Rewards Checking account's qualification during a Monthly Qualification Cycle you will earn the rewards associated with the specific level of activity that occurred within your account during that cycle period. For clarity, you will only receive a single level of account rewards per cycle.

	UNITED REWARDS CHECKING ACCOUNT REWARDS		
	Principal Rewards (Level 1) or	or	Enhanced Rewards (Level 2) or
When Qualifications Are Met, You Earn:			
• ATM Withdrawal Fee Rewards:			
o Reimbursements on ATM withdrawal / surcharge fees, imposed by other financial institutions, up to a total of $[xx.xx]:	$20.00		$20.00

• Dividends Rewards:			
o Balances up to and including $[xx,xxx] earn:	$15,000		$15,000
▪ A dividend rate [xx.xx] %:	2.960%		4.890%
▪ Annual Percentage Yield of [xx.xx] %:	3.00%		5.00%
o Balances above $[xx,xxx] earn:	$15,000		$15,000
▪ A dividend rate [xx.xx] %:	0.2497%		0.2497%
▪ Annual Percentage Yield of [xx.xx] %:	3.00% to 0.61%		5.00% to 0.87%
When Qualifications Are Not Met, You Earn:			
• ATM Withdrawal Fee Rewards:	Are Not Paid		Are Not Paid
• Dividend Rewards:			
o Balances up to and including $[xx,xxx] earn:	Entire Balance		Entire Balance
▪ A dividend rate [xx.xx] %:	0.0497%		0.0497%
▪ Annual Percentage Yield of [xx.xx] %:	0.05%		0.05%

ATM withdrawal fee reimbursements will be distributed on the first processing / business day of the following Statement Cycle. Dividends will be distributed on the first processing / business day of the following Statement Cycle.

APY = Annual Percentage Yield. United Rewards Checking accounts are variable rate and variable reward accounts. APY calculations are based on an assumed balance of $115,000 in your United Reward Checking account and an assumed statement cycle of thirty-one (31) days. Due to various core processor limitations, you may receive the qualifying dividend rate on your United Reward Checking account's entire balance on the last day of the Statement Cycle when you don't meet your United Rewards Checking account's qualifications. This may result in a non-qualifying APY that is slightly higher than the documented rate shown above. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

EXPLANATIONS:

- **ATM Withdrawal Fee Refunds**: We reimburse nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, based on estimates when the withdrawal information we receive does not identify the specific ATM withdrawal fee/surcharge. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive a transaction receipt within sixty (60) calendar days of the withdrawal transaction.

- **Dividend Accrual**: Dividends begin to accrue on the day you deposit noncash items (e.g., checks).

- **Dividend Compounding & Crediting**: Dividends will be compounded on a monthly basis. Dividends will be credited to your United Rewards Checking account on the first processing day of the following statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends.

- **Variable Rates & Rewards**: Our United Rewards Checking accounts are variable rate and variable reward accounts. Dividend rate and Annual Percentage Yield may change. The dividend rate and all account rewards are determined at our discretion, and we may change the dividend rate and the accounts' rewards at any time, without any limitations, and without notice to you.

DEFINITIONS

- **"Annual Percentage Yield (APY)":** Expressed as a percentage, the Annual Percentage Yield is the annual rate of return on an account including the effect of compounding. It represents the actual amount of dividends an account would earn over a year, taking into account both the dividends rate and how frequently dividends are compounded.

- **"Average Daily Balance Computation Method":** We use the average daily balance method to calculate the dividends in your United Rewards Checking account. This method applies a periodic rate to the average daily balance in the associated account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

- **"Business Days"** means Monday through Friday excluding Federal holidays.

- **"Monthly Qualification Cycle"** means the current statement cycle. See below for specific Monthly Qualification Cycle dates.

- **"Statement Cycle"** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See below for specific Statement Cycle dates.

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 a United Rewards Checking account. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your United Rewards Checking account's qualifications. Limit of one (1) United Rewards Checking account per social security number. At least one accountholder must be eighteen (18) years of age or older. There are no recurring monthly maintenance charges nor any fees to open or close this account. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA.

CYCLE DATE INFORMATION:

The Monthly Qualification Cycle is the same as the Statement Cycle and consists of the full calendar month. To qualify for rewards, all qualifying transactions and activities described in the Qualification Information section of this disclosure must post and settle to your United Rewards Checking account within the applicable calendar month.