



Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: 01/01/2024

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Share Savings(1)	\$50.00 & Greater	<u>0.10</u> %	<u>0.10</u> %
Club Savings(1)	\$50.00 & Greater	<u>2.00</u> %	<u>1.98</u> %
"Your Savings"(1)(3)	\$100.00 - \$1,000.00	<u>4.00</u> %	<u>3.93</u> %
	\$1,000.01 & Greater	<u>4.00</u> % - <u>0.10</u> %	<u>0.10</u> %
Propel Savings(1)(3)	\$0.01 - \$9,999.99	<u>5.00</u> %	<u>4.89</u> %
	\$10,000.00 - \$24,999.99	<u>5.00</u> % - <u>4.10</u> %	<u>3.45</u> %
	\$25,000.00 - \$49,999.99	<u>4.10</u> % - <u>3.55</u> %	<u>2.96</u> %
	\$50,000.00 - \$99,999.99	<u>3.55</u> % - <u>3.02</u> %	<u>2.47</u> %
	\$100,000.00 & Greater	<u>3.02</u> % - <u>2.10</u> %	<u>1.98</u> %
Savers Advantage Money Market(1)(2)	\$0.01 - \$24,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$25,000.00 & Greater	<u>0.50</u> %	<u>0.50</u> %
Star High Yield Money Market Savings(1)(2)	\$0.01 - \$74,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$75,000.00 & Greater	<u>1.00</u> %	<u>1.00</u> %
Premium Checking(1)(2)	\$1,000.00 - \$24,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$25,000.00 - \$49,999.99	<u>0.15</u> %	<u>0.15</u> %
	\$50,000.00 & Greater	<u>0.20</u> %	<u>0.20</u> %
Money Market Savings(1)(3)	\$1,000.00 - \$4,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$5,000.00 - \$9,999.99	<u>0.10</u> % - <u>0.15</u> %	<u>0.20</u> %
	\$10,000.00 - \$24,999.99	<u>0.15</u> % - <u>0.24</u> %	<u>0.30</u> %
	\$25,000.00 - \$49,999.99	<u>0.24</u> % - <u>0.32</u> %	<u>0.40</u> %
	\$50,000.00 - \$99,999.99	<u>0.32</u> % - <u>0.41</u> %	<u>0.50</u> %
	\$100,000.00 & Greater	<u>0.41</u> % - <u>0.94</u> %	<u>1.00</u> %
IRA Savings(1)(2)	\$50.00 & Greater	<u>0.10</u> %	<u>0.10</u> %
Money Market Checking(1)(3)	\$1,000.00 - \$4,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$5,000.00 - \$9,999.99	<u>0.10</u> % - <u>0.15</u> %	<u>0.15</u> %
	\$10,000.00 - \$24,999.99	<u>0.15</u> % - <u>0.24</u> %	<u>0.30</u> %
	\$25,000.00 - \$49,999.99	<u>0.24</u> % - <u>0.32</u> %	<u>0.40</u> %
	\$50,000.00 - \$99,999.99	<u>0.32</u> % - <u>0.41</u> %	<u>0.50</u> %
	\$100,000.00 & Greater	<u>0.41</u> % - <u>0.94</u> %	<u>1.00</u> %
Benefits Checking(1)(2)	\$1,000.00 & Greater	<u>0.10</u> %	<u>0.10</u> %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 01/01/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) Only the funds that comprise each tier will earn the rate for that tier.

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Term Share Certificate(4)	\$2,000.00	3 Month <input type="checkbox"/>	<u>3.75 %</u>	<u>3.69 %</u>
	\$2,000.00	6 Month <input type="checkbox"/>	<u>3.75 %</u>	<u>3.69 %</u>
	\$2,000.00	12 Month <input type="checkbox"/>	<u>3.50 %</u>	<u>3.45 %</u>
	\$2,000.00	18 Month <input type="checkbox"/>	<u>3.25 %</u>	<u>3.20 %</u>
	\$2,000.00	24 Month <input type="checkbox"/>	<u>3.00 %</u>	<u>2.96 %</u>
	\$2,000.00	30 Month <input type="checkbox"/>	<u>3.00 %</u>	<u>2.96 %</u>
	\$2,000.00	36 Month <input type="checkbox"/>	<u>2.85 %</u>	<u>2.81 %</u>
	\$2,000.00	48 Month <input type="checkbox"/>	<u>2.75 %</u>	<u>2.72 %</u>
	\$2,000.00	60 Month <input type="checkbox"/>	<u>2.65 %</u>	<u>2.62 %</u>
IRA Term Share Certificate(4)	\$2,000.00	3 Month <input type="checkbox"/>	<u>3.75 %</u>	<u>3.69 %</u>
	\$2,000.00	6 Month <input type="checkbox"/>	<u>3.75 %</u>	<u>3.69 %</u>
	\$2,000.00	12 Month <input type="checkbox"/>	<u>3.50 %</u>	<u>3.45 %</u>
	\$2,000.00	18 Month <input type="checkbox"/>	<u>3.25 %</u>	<u>3.20 %</u>
	\$2,000.00	24 Month <input type="checkbox"/>	<u>3.00 %</u>	<u>2.96 %</u>
	\$2,000.00	30 Month <input type="checkbox"/>	<u>3.00 %</u>	<u>2.96 %</u>
	\$2,000.00	36 Month <input type="checkbox"/>	<u>2.85 %</u>	<u>2.81 %</u>
	\$2,000.00	48 Month <input type="checkbox"/>	<u>2.75 %</u>	<u>2.72 %</u>
	\$2,000.00	60 Month <input type="checkbox"/>	<u>2.65 %</u>	<u>2.62 %</u>

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 663-2928.

Schedule of Fees and Charges

Monthly Maintenance Fees

Benefits Checking	\$5.00 per month
Premium Checking	\$12.00 per month
Your Savings Account (waived if you consent to receive your statements electronically).....	\$5.00 per month
Propel Savings Account (waived if you consent to receive your statements electronically).....	\$5.00 per month
Money Market Minimum Balance Fee.....	\$10.00 per month

Debit Card Fees

Non-Network ATM Fee (5th & subsequent)	\$2.00 per transaction
--	------------------------

Overdraft & Returned Item Fees

Paid Item	\$29.00 per presentment
Overdraft Source (savings only) – Transfer Fee	\$5.00 per item

Inactivity Fee

Checking Accounts (after no activity for 12 months).....	\$5.00 per month
Savings Accounts (after no activity for 12 months, no products other than a savings account, and for account holders 18 years of age or older with a balance less than \$500.00).....	\$5.00 per month
Escheatment Fee (after no activity for 36 months)	\$20.00

Schedule of Fees and Charges (continued)

Other Service Fees

Account Reconciliation (1/4 hour minimum)	\$15.00 per hour
Account Research (1/4 hour minimum)	\$15.00 per hour
Check Printing	Varies
Collection (domestic)	\$7.50 per item
Collection (foreign)	Varies
Deposit Verification	\$10.00 each
Official Check	\$5.00 per item
Statement Fee (Paper Only)	\$2.00 per month
Pay-by-Phone	\$20.00 per payment
Coinstar® Fee	5.00% of the total(2)
Outgoing Domestic Wire Transfer	\$20.00 per wire
Outgoing Foreign Wire Transfer	\$35.00 per wire
Incoming Domestic Wire Transfer	\$10.00 per wire
Incoming Foreign Wire Transfer (U.S. currency)	\$10.00 per wire
Stop Payment Fee (Checks – per item or range and other electronic payment methods)	\$25.00
Large Amount (currency) Withdrawal Fee (based on aggregate withdrawal amount per day – if five (5) day advance notice is not provided)	
\$25,000.00 - \$49,999.99.....	1.25% of amount withdrawn(1)
\$50,000.00 - \$99,999.99.....	1.50% of amount withdrawn(1)
\$100,000.00 & Greater.....	\$1,500.00

Online Banking Fees

Outgoing Bill Payment (non-sufficient funds)	\$25.00 per item/stop
--	-----------------------

Non-Member Fees

Check Cashing Fee	\$5.00 per item
-------------------------	-----------------

(1) Fee percentage based on total amount exceeding \$24,999.99 withdrawn.

(2) Rounded up to the nearest penny.