CIVIC
FEDERAL CREDIT UNION

3600 Wake Forest Road | Raleigh NC, 27609

17-MONTH PROMOTIONAL JUMBO CHOICE CERTIFICATE
TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: AUGUST 25, 2026

This disclosure supplements the Credit Union's existing Truth in Savings Account Disclosure and applies specifically to the 17-Month Promotional Jumbo Choice Certificate. All terms not specifically modified by this disclosure remain subject to the Credit Union's applicable account agreement and Truth in Savings disclosure.

DIVIDEND RATE / ANNUAL PERCENTAGE YIELD (APY): The 17-Month Promotional Jumbo Choice Certificate is a relationship rate account.

If you are not enrolled in the Signature+ Checking account:
you will earn a dividend rate of 4.218% and annual percentage yield of 4.30%.
If you are enrolled in the Signature+ Checking account:
you will earn a dividend rate of 4.318% and annual percentage yield of 4.40%.

RATE INFORMATION: The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

DIVIDEND PERIOD: For each account, the dividend period is the account's term (17 months). The dividend period begins on the first day of the term and ends on the maturity date.

DIVIDEND COMPOUNDING AND CREDITING: Dividends for this account are compounded and credited monthly. At your option, you may choose to have dividends credited to your certificate account or transferred to another Civic Federal Credit Union account. If you elect to have dividends transferred to another account, compounding will not apply.

BALANCE INFORMATION: To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. The minimum balance for the 17-Month Promotional Jumbo Choice Certificate is $75,000.00. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS: Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit in your account.

TRANSACTION LIMITATIONS: Additional deposits into the certificate are only allowed during the grace period. Within the first 90 days of your account opening except as required by law, we have the ability to restrict or prohibit withdrawals from your account. Following the first 90 days of your account opening, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

MATURITY: Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY: We may impose a penalty if you withdraw funds from your account before the maturity date. Penalties may reduce principal.

A. **AMOUNT OF PENALTY**
   Term 17 months 180 days' dividends
B. **HOW THE PENALTY WORKS:** For Civic Promotional Jumbo Choice Certificates with a term of seventeen (17) months, the penalty is calculated as a forfeiture equal to 180 days of dividends.
C. **EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstance:
   a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

RENEWAL POLICY: Accounts are renewed automatically for another term and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account or change the term of the Choice Certificate without being charged an early withdrawal penalty. Your certificate will renew as a Civic Jumbo Choice Certificate with an 18-month term and the dividend rate and annual percentage yield in effect at that time.

NONTRANSFERABLE / NONNEGOTIABLE: Your account is nontransferable and nonnegotiable.

MEMBERSHIP: As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

This Supplemental Account Disclosure should be retained with your other account disclosures. The Credit Union may change account terms as permitted by applicable law and the account agreement.