



## TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at Civic Credit Union, a division of Local Government Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				Account Limitations	Monthly Maintenance Fee
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends		
Civic Select Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—	—
YoungStar Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	See Account limitations section.	—
NextGen Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	See Account limitations section.	—
Steady Save Savings	/	Daily	Monthly	Monthly (Calendar)	\$1.00	—	—	Daily Balance	See Account limitations section.	—
Civic Money Market	/	Daily	Monthly	Monthly (Calendar)	\$250.00	—	\$250.00	Daily Balance	—	\$2.00, if account balance drops below \$250.00 (Effective August 1, 2024)
Civic Bonus Checking Qualifications met (See Section 2)	\$0.00 to \$10,000.00 /	Daily	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—	\$1.00
Qualifications not met (See Section 2)	\$10,000.01 or greater /									
NextGen Checking	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	See Account limitations section.	—

### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield 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 may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that

the Credit Union anticipates paying for the applicable dividend period. Civic Bonus Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. CIVIC BONUS CHECKING** — The Civic Bonus Checking is a tiered rate account. If you meet the minimum qualification requirement of 20 debit card purchases that post and clear your account per month for your Civic Bonus Checking account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balance of \$10,000.00 or less. You will also earn the second dividend rate and annual percentage yield listed for this account on balances over \$10,000.00. If you do not meet the minimum qualification requirement during the monthly qualification cycle for the Civic Bonus Checking, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Civic Bonus Checking account.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Civic Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as

stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS** — Minor members with a YoungStar Savings account do not have access to online banking. Minor members with a NextGen Checking or NextGen Savings account will have limited online banking access. Steady Save Savings accounts will have the option of two (2) annual distribution dates and distributions may only be made to other Civic accounts. No transfers or distributions outside of the distribution dates are permitted unless you call the Experience Center. For all other accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**9. MEMBERSHIP** — As a condition of membership, you must subscribe to and maintain the minimum required share(s) as set forth below.

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

If the Credit Union funds your membership share and the credit union closes your account, your membership share will revert back to the Credit Union. You will not receive your membership share back after account closure unless you previously requested it. Assessment of a fee for inactivity or dormancy may result in your account balance dropping below the par value and subsequent account closure.

**10. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate Schedule of Fees and Charges and the Rate Schedule for a listing of fees and charges applicable to your account(s).

