



TRUTH-IN-SAVINGS DISCLOSURE

Effective: July 1, 2024

This disclosure contains rules that govern your consumer deposit account(s). Consumer deposit accounts cannot be used for commercial purposes. Current dividend rates will be quoted upon request at 1-800-288-6423 or 610-927-4000 (in Reading, PA area) or can be obtained at www.uecu.org.

ACCOUNT TYPE	MINIMUM BALANCE TO OPEN ACCOUNT	MINIMUM DAILY BALANCE TO AVOID A MONTHLY FEE	MONTHLY SERVICE FEE OR MINIMUM BALANCE FEE	MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Share Savings	None Required	None Required	None	None Required	SEE PUBLISHED RATE SHEET	SEE PUBLISHED RATE SHEET
Kasasa Saver	None Required	None Required	None	\$.01 - \$50,000.00 \$50,001.00 +		
Special Savings	None Required	None Required	None	None Required		
Health Savings	None Required	None Required	None	None Required		
Individual Retirement Account (IRA) Savings	None Required	None Required	None	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000.00+		
Money Market Savings	None Required	\$2,500.00 minimum daily balance	\$10.00 Minimum Balance Fee	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000.00+		

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Certificate of Deposit (CD) and IRA CD – All Terms	\$500.00	\$500.00	See CD section for early withdrawal penalties.	\$500 - \$9,999.99 \$10,000 - \$74,999.99 \$75,000 +	SEE PUBLISHED RATE SHEET	SEE PUBLISHED RATE SHEET

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Kasasa Cash	None Required	None Required	None	\$.01 - \$15,000.00 \$15,001.00 +	SEE PUBLISHED RATE SHEET	SEE PUBLISHED RATE SHEET
Rewards Checking PLUS (No longer offered)	None Required	\$1,000 minimum daily balance or minimum monthly electronic deposit of \$1,000	\$7.00 Minimum Balance Fee. See Rewards Checking PLUS section for details.	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 +		
Kasasa Cash Back	None Required	None Required	None	Not Applicable	None	None
Rewards Checking (No longer offered)	None Required	\$50 minimum daily balance	\$4.00 Minimum Balance Fee.	Not Applicable	None	None

Dividend Rate and APY: The dividend rate and APY are variable and may change after the account is opened. Rates are subject to change at the Credit Union's discretion, without notice. APY assumes dividends remain on deposit. A withdrawal of dividends will reduce earnings.

Compounding and Crediting: Dividends will be compounded and credited monthly on the last day of the current statement cycle. If you close your account before dividends are credited, you will receive dividends accrued through the date of account closure. Exclusions apply for payment of accrued dividends at closure for Kasasa Cash, Kasasa Cash Back, Kasasa Saver, CD's, and Rewards Checking PLUS accounts converted to a Kasasa Cash account on the same day. See specific sections within this disclosure for closure details.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

Accrual of Dividends: Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

Nature of Dividends: Dividends are paid from current income and available earnings, after required transfers to reserves.

Transaction Limitations: Accounts are only transferable on the records of the Credit Union. The Credit Union reserves the right at any time to require 7 days written notice before any withdrawal or transfer.

Money Market Savings: The dividend rate used to calculate your daily periodic rate is the dividend rate of the tier that corresponds to your daily balance. A \$10.00 service fee will be assessed if your account balance falls below \$2,500 on one or more days in a statement cycle.

IRA Savings: The dividend rate used to calculate your daily periodic rate is the dividend rate of the tier that corresponds to your daily balance.

CD & IRA CD: 6-month, 12-month, 18-month, 24-month, 36-month, 48-month, 60-month, and periodic promotional special CD terms are offered. For each account term, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date. For all account terms, at your option, you may choose to have dividends credited to your CD or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply. Additional deposits are not permitted during any term. A CD will automatically renew for an equal term at the dividend rate set by the Credit Union at the beginning of the renewal period unless you: (1) redeem the CD on the maturity date, (2) redeem the CD before the expiration of the grace period, or (3) renew a special CD. Special CDs do not renew at an equal term. The renewal term will be disclosed at the time of account opening. You will have a 10-day grace period after the maturity date to withdraw principal without penalty. Certificates redeemed during any grace period will not receive dividends accrued during the grace period. If you withdraw any of the principal before the maturity date, we will impose a penalty. Terms of 12 months or less – The penalty will be an amount equal to 90 days of dividend on the principal amount withdrawn. Terms of greater than 12 months up to and including 2 years – The penalty will be an amount equal to 180 days of dividend on the principal amount withdrawn. Terms of greater than 2 years – The penalty will be an amount equal to 360 days of dividend on the principal amount withdrawn. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. 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.

Rewards Checking PLUS: The dividend rate used to calculate your daily periodic rate is the dividend rate of the tier that corresponds to your daily balance. If you convert your Rewards Checking PLUS account to a Kasasa Cash account on the same day, you will forfeit any dividends accrued at the Rewards Checking PLUS dividend rate that have not been credited to your account. The Kasasa Cash qualifying dividend rate will be used to calculate your daily periodic rate for the full month. Minimum Balance Fee will not be charged if a minimum daily balance of \$1,000 is maintained or if a total of \$1,000 in electronic deposits is made to your Rewards Checking PLUS during the month.

Inactive Checking Accounts: Active UECU checking accounts have one or more transactions per month. A checking account that is inactive for six consecutive months will be closed and any remaining funds will be transferred to the member's share savings account.

ATM Fee Refunds: Nationwide ATM withdrawal fee refunds will be credited to eligible accounts on the last day of the current statement cycle. We will refund ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate refund, we will adjust the refund amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

- You will receive a refund up to an aggregate total of \$12.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account, Kasasa Cash account, or linked Kasasa Saver account when the respective account qualifications are met during a Monthly Qualification Cycle. If qualifications are not met, ATM withdrawal fees are not refunded. If an account is closed during the Monthly Qualification Cycle, you will forfeit any ATM fee refunds that have not been credited to your account. The Kasasa Cash, Kasasa Cash Back, and Kasasa Saver account terms and conditions articulated within this disclosure will apply.
- You will receive refunds up to an aggregate total of \$12.00 per month within your Rewards Checking PLUS account. If an account is closed during the current statement cycle, you will forfeit any ATM fee refunds that have not been credited to your account.
- You will receive refunds up to an aggregate total of \$8.00 per month within your Rewards Checking account. If an account is closed during the current statement cycle, you will forfeit any ATM fee refunds that have not been credited to your account.

All Kasasa Products: Limit of one Kasasa Saver account and one Kasasa Checking account per membership. Members cannot exceed two Kasasa Saver accounts and two Kasasa Checking accounts for all combined UECU membership accounts. Rates, rewards, and bonuses, if any, are variable and may change after an account is opened. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. Please see uecu.org or contact a Member Service Representative at 800.288.6223 for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash & Kasasa Cash Back: The Kasasa Cash and Kasasa Cash Back accounts are intended to be the accountholder's primary share draft 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 the spending activities identified, we expect the account's debit card to be used frequently throughout 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 behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. UECU reserves the right to determine if an account is being maintained for a purpose other than day-to-day, primary use. 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 closed altogether.

We have the right to close an account at any time, with proper notice. Our decision to close an 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 an account is closed. If an account is closed, you will forfeit any rewards that have not been credited to the account. A check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of an account, any optional add-on products / services associated with this account will also be terminated at the same time, including any linked Kasasa Saver account.

Kasasa Cash & Kasasa Cash Back Qualification Information:

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first Banking Day of the current Statement Cycle through one (1) day prior to the last Banking Day of the current Statement Cycle.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that are posted and settled to the accountholder's account.

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

To earn rewards for the Kasasa Cash and Kasasa Cash Back accounts, the following enrollments must be in place and all transactions and activities must post and settle to each respective account during each Monthly Qualification Cycle:

- One or more direct deposit, ACH credit, or ACH payment transaction.
- 12 debit card purchases.
- Enrollment in Mobile and Online Banking and paperless Member Statements.

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. 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 credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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.

Kasasa Cash Reward Information: When Kasasa Cash qualifications are met during a Monthly Qualification Cycle, daily balances earn the qualifying dividend rate that corresponds to the daily balance as published on UECU's Rate Sheet. If the Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle, daily balances earn the nonqualifying dividend rate as published on UECU's Rate Sheet. Dividends will be credited to your Kasasa Cash account on the last day of the current Statement Cycle. Dividends in Kasasa Cash do not compound if dividends are automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause a negative balance to your Kasasa Cash account if the account balance is less than the transferred amount when the transfer occurs. See Kasasa Saver section for more information. If the Kasasa Cash account is closed during the Monthly Qualification Cycle, you will forfeit any dividends that have not been credited to your account.

Kasasa Cash Back Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. Cash back payments will be credited to your Kasasa Cash Back account on the last day of the current Statement Cycle. If the Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle, no cash back payments are made. If the Kasasa Cash Back account is closed during the Monthly Qualification Cycle, you will forfeit any rewards that have not been credited to your account.

Kasasa Saver: You must have a linked Kasasa Cash or Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. If the linked Kasasa Cash or Kasasa Cash Back account is closed during the Monthly Qualification Cycle, the Kasasa Saver account cannot remain open. The Kasasa Saver account will be closed and converted to a Special Savings account, unless instructed otherwise. The Special Savings account's terms and conditions articulated within this disclosure will apply. If, for whatever reason the Kasasa Saver portion of your account is closed, the balance in your Kasasa Saver account will automatically be transferred to the associated standalone Kasasa Cash or Kasasa Cash Back account, unless instructed otherwise. The Kasasa Cash or Kasasa Cash Back account terms and conditions articulated within this disclosure will apply.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, the (a) dividends, (b) cash back dollars, and (c) the nationwide ATM withdrawal fee refunds earned through the linked Kasasa Cash or Kasasa Cash Back account, as applicable, are transferred into the Kasasa Saver account on the last day of the current Statement Cycle or within one day of the current Statement Cycle.

When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, daily balances in your Kasasa Saver account earn the qualifying dividend rate that corresponds to the daily balance as published on UECU's Rate Sheet. When your Kasasa Cash or Kasasa Cash Back qualifications are not met, daily balances earn the nonqualifying dividend rate as published on UECU's Rate Sheet. Dividends will be credited to your Kasasa Saver account on the last day of the current Statement Cycle. If the Kasasa Saver account is closed during the Monthly Qualification Cycle, you will forfeit any dividends that have not been credited to your account.

