express credit union

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Truth in Savings Disclosures
Certificate Accounts

Effective Date: 10/5/2026

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your Certificate Accounts at Express Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

ACCOUNTS	ANNUAL DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING BALANCE	ADDITIONAL DEPOSITS	WITHDRAWALS	DIVIDENDS COMPOUNDED / CREDITED	RENEWABLE
CERTIFICATES							
6-Month Certificate	2.960 %	3.00 %	$100	Not Allowed	Allowed-See Transaction Limitations	Monthly	Automatic
12-Month Certificate	3.445 %	3.50 %		Not Allowed	Allowed-See Transaction Limitations		
24-Month Certificate	2.472 %	2.50 %		Not Allowed	Allowed-See Transaction Limitations		
36-Month Certificate	2.765 %	2.80 %		Not Allowed	Allowed-See Transaction Limitations		
48-Month Certificate	2.813 %	2.85 %		Not Allowed	Allowed-See Transaction Limitations		
60-Month Certificate	2.813 %	2.85 %		Not Allowed	Allowed-See Transaction Limitations		
SOCIAL IMPACT CERTIFICATES							
12-Month Social Impact Certificate 1	0.00 %	0.00 %	$100	Not Allowed	Allowed-See Transaction Limitations	Monthly	Automatic
12-Month Social Impact Certificate 2	1.982 %	2.00 %	$100	Not Allowed	Allowed-See Transaction Limitations		
12-Month Social Impact Certificate 3	3.445 %	3.50 %	$100	Not Allowed	Allowed-See Transaction Limitations		
Certificate Special							
13- Month Certificate	4.169 %	4.25 %	$100	Not Allowed	Allowed-See Transaction Limitations	Monthly	Automatic
13 month CD special available October 5-12, 2026.							

TRUTH IN SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts above.

1. **Rate Information.**
The Annual Percentage Yield is a percentage rate that reflects the 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.

2. **Dividend Period.**
For each account, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

3. **Dividend Compounding and Crediting.**
The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. **Balance Information.**
The minimum balance requirements applicable to each account are set forth above. To open any account you must deposit or already have on deposit at last the par value of one full share in a Regular Share account. The par value amount is $5.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. To get the average daily balance, we add the balance in the account for each day of the period and divide the result by the number of days in the period.

5. **Accrual of Dividends.**
For all accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. For all accounts, if your close your account before accrual dividends are credited, accrued dividends will not be paid.

6. **Transaction Limitations.**
For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated above. For all accounts, after your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

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

8. **Early Withdrawal Penalty.**
We may impose a penalty if you withdraw from your account before the maturity date.

9. **Amount of Penalty.**
For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: (i) Term of 12 months or less - 30 days' dividends; and (ii) Term of Longer than 12 months – 90 days' dividends.

10. **How the Penalty Works.**
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. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

11. **Exceptions to Early Withdrawal Penalties.**
At our option, we may pay the account before maturity without imposing an early withdrawal under the following circumstances: (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; (ii) where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

12. **Renewal Penalty.**
The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term upon maturity, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged any early withdrawal penalty. For accounts that do not automatically renew for another term, you will not be paid dividends on the account after the maturity date. Upon maturity, the account balance becomes transferred to your Regular Share account.

13. **Nontransferable/Nonnegotiable.**
Your account is nontransferable and nonnegotiable.

Accounts above as of the Effective Date indicated above. The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.

 February 2026

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