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# 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.

EFFECTIVE DATE: 12/01/2024

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Primary Savings(1)		<u>0.10 %</u>	<u>0.10 %</u>
Youth Savings(1)		<u>0.10 %</u>	<u>0.10 %</u>
Cash Back Checking(1)		<u>0.01 %</u>	<u>0.01 %</u>
High-Yield Savings(1)(3)	Less than \$1,000.00	<u>0.10 %</u>	<u>0.10 %</u>
	\$1,000.00 - \$24,999.99	<u>0.90 %</u>	<u>0.90 %</u>
	\$25,000.00 - \$49,999.99	<u>1.15 %</u>	<u>1.14 %</u>
	\$50,000.00 - \$99,999.99	<u>1.80 %</u>	<u>1.79 %</u>
	\$100,000.00 - \$249,999.99	<u>2.50 %</u>	<u>2.47 %</u>
	\$250,000.00 & Greater	<u>3.25 %</u>	<u>3.20 %</u>
IRA High-Yield Savings(1)(3)	Less than \$1,000.00	<u>0.10 %</u>	<u>0.10 %</u>
	\$1,000.00 - \$24,999.99	<u>0.90 %</u>	<u>0.90 %</u>
	\$25,000.00 - \$49,999.99	<u>1.15 %</u>	<u>1.14 %</u>
	\$50,000.00 - \$99,999.99	<u>1.80 %</u>	<u>1.79 %</u>
	\$100,000.00 - \$249,999.99	<u>2.50 %</u>	<u>2.47 %</u>
	\$250,000.00 & Greater	<u>3.25 %</u>	<u>3.20 %</u>

Account Type	FIXED RATE (Certificate Account)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Share Certificate(2)	\$ 500.00	6 Month	<u>4.50 %</u>	<u>4.41 %</u>
	\$ 500.00	12 Month	<u>4.00 %</u>	<u>3.93 %</u>
	\$ 500.00	24 Month	<u>3.85 %</u>	<u>3.78 %</u>
	\$ 500.00	36 Month	<u>3.65 %</u>	<u>3.59 %</u>
	\$ 500.00	48 Month	<u>3.65 %</u>	<u>3.59 %</u>
	\$ 500.00	60 Month	<u>3.65 %</u>	<u>3.59 %</u>

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 12/01/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors
- (2) 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 623.580.6000.
- (3) All deposited funds earn the rate for the tier.

# Schedule of Fees and Charges

Service	Fee
Account Research	\$35.00 per hour; one-hour minimum
Bad Address	\$10.00 per month
Cash Back Checking	Free if enrolled in eStatements <sup>1</sup>
Check Printing	Cost will vary based on check selection
CoinStar Fee	2.60% of the total – rounded up to the nearest penny.
Collection/Foreign Items	\$35.00 per item plus direct costs
Debit Card Expedited Delivery	\$45.00
Debit Card Foreign Transaction Fee	1.50% on all transactions occurring in foreign countries and/or foreign currencies
Debit Card Replacement Lost/Stolen/Damaged Card	\$10.00 per card
Escheat Account	Any account deemed abandoned, per state law, will be assessed a \$100.00 fee or remaining balance if less than \$100.00
Foreign ATM Transaction	\$1.00 per transaction in excess of (5) five per month at non-proprietary ATMs. Other institutions may assess a fee when you use their ATM.
Inactive Account	\$10.00 per month per account if no activity for one (1) year
Legal Processing Fee	\$35.00
Lopes Checking	Free if enrolled in eStatements <sup>1</sup>
Official Check Fee (payable to a third party)	\$5.00 per check
Official Check Replacement	\$30.00 per Official Check
Overdraft Fee	\$33.00 per paid item. If you do not have available funds in your account to cover an item, we will strive to pay the item and overdraw your account (an overdraft item). "Items" include overdrafts created by ATM and other card transactions.
Insufficient Funds (Paid)	\$33.00 per paid item (per presentment). If you do not have available funds in your account to cover an item, we will strive to pay the item and overdraw your account (a paid item). "Items" include check, in person withdrawals and other electronic payments.
Insufficient Funds (Returned)	\$33.00 per returned item (per presentment). If you do not have available funds in your account to cover an item, we may return the item unpaid (a returned item). "Items" include check and other electronic payments.
Outgoing Wire Fee	\$20.00 per transaction
Paper Statement	\$2.00 per month; waived for primary members under 18 and primary members 65 and older
Pay by Phone With Credit/Debit Card Fee	3.5% of payment amount + \$20.00 Assist Fee. The \$20.00 Assist Fee can be avoided by self-initiating the transaction via online banking website and mobile banking.
Pay by Phone ACH	\$20.00 Assist Fee. The \$20.00 Assist Fee can be avoided by self-initiating the transaction via online banking website and mobile banking.
Safe Deposit Box Rental (Annual Rent)	3" x 10" – \$40.00 5" x 10" – \$50.00 10" x 10" – \$85.00
Safe Deposit Box Drilling Fee	Pass through cost
Skip-A-Pay Fee	\$30.00 per loan
Stop Payment Fee	\$30.00 per member item

<sup>1</sup>eStatement enrollment required to avoid \$2.00 paper statement fee.