Share Accounts

The dividend period for Share accounts is quarterly. Dividends are compounded and credited quarterly to the account. If your average daily balance is within one of the below tiers, your entire balance will be paid the rate applicable to that tier.

Average Daily Balance	Dividends	Annual Percentage Yield
$ 0.01 - $ 2,000.00	0.000%	0.00%
$ 2,000.01 - $ 10,000.00	0.200%	0.20%
$ 10,000.01 and above	0.300%	0.30%

Share Draft Accounts

The interest period for Share Draft accounts is quarterly. Dividends are compounded and credited quarterly to the account. No dividend is earned on average daily balances of $10,000.00 or less. If your average daily balance is within one of the below tiers, your entire balance will be paid the rate applicable to that tier.

Average Daily Balance	Interest Rate	Annual Percentage Yield
$ 2,000.01 - $ 10,000.00	0.000%	0.00%
$ 10,000.01 and above	0.100%	0.10%

Share Certificates

The dividend period for Share certificates is equal to the period for which interest is credited.

Maturity	Interest Rate	Annual Percentage Yield	Compounded	Credited
180 Days	3.940%	4.00%	Quarterly	Quarterly
12 Months	4.520%	4.60%	Quarterly	Quarterly
18 Months	3.310%	3.35%	Quarterly	Quarterly
24 Months	4.140%	4.20%	Quarterly	Quarterly
36 Months	4.140%	4.20%	Quarterly	Quarterly
48 Months	4.140%	4.20%	Quarterly	Quarterly
60 Months	4.140%	4.20%	Quarterly	Quarterly

The annual percentage yield and interest rate assume that interest is to be added to the principal and remain in the account until the maturity of the certificate. A withdrawal will reduce earnings.

Christmas Club Accounts

The dividend period for Christmas club accounts is quarterly. Dividends are compounded and credited to the account.

Dividend Rate	0.200%	APY	0.20%

Individual Retirement Share Accounts

The dividend period for IRA accounts is quarterly. Dividends are compounded and credited quarterly to the account. There is a $100.00 minimum to open and maintain an IRA Share Account.

Average Daily Balance	Dividends	Annual Percentage Yield
$ 0.01 - $ 2,000.00	0.150%	0.15%
$ 2,000.01 - $ 10,000.00	0.350%	0.35%
$ 10,000.01 and above	0.450%	0.45%

IRA Share Certificates

Maturity	Interest Rate	Annual Percentage Yield	Compounded	Credited
180 Days	3.940%	4.00%	Quarterly	Quarterly
12 Months	4.520%	4.60%	Quarterly	Quarterly
18 Months	3.310%	3.35%	Quarterly	Quarterly
24 Months	4.140%	4.20%	Quarterly	Quarterly
36 Months	4.140%	4.20%	Quarterly	Quarterly
48 Months	4.140%	4.20%	Quarterly	Quarterly
60 Months	4.140%	4.20%	Quarterly	Quarterly

NGAGE Spending Account

NGAGE spending account requires no minimum balance to earn rewards. Dividends are compounded and credited monthly to the account. ***All members are required to have eDocuments to open and/or maintain any NGAGE spending account with Family Savings.**

- Have 12 (twelve) debit card and/or Family Savings Visa Credit Card transactions post and clear during the cycle;
- You must be enrolled in and receive eDocuments,
- Must have at least 1 ACH transaction to post and settle

Average Daily Balance	Dividends	Annual Percentage Yield
$ 0.01 - $ 25,000.00	2.950%	3.00%
$ 25,000.01 And Above	0.993%	1.00%

Balances above $25,000 result in calculations are based on an assumed total account balance of $25,000 plus $100,000 to be shown as a single figure (i.e. $125,000) **3.00% - 1.40%** ***APY***

NON-QUALIFYING NGAGE Spending Accounts will earn the following dividend with NO ATM Fee

Average Daily Balance	Dividends	Annual Percentage Yield
$ 0.01 And Above	0.050%	0.05%

NGAGE Savings Account

All members are required to have eDocuments to open and/or to maintain any NGAGE account with Family Savings. NGAGE Savings is an account that is an add-on to NGAGE Spending. Dividends are compounded and credited monthly to the account. To qualify in an NGAGE Savings Account, you MUST QUALIFY in the NGAGE Spending Account to earn the dividends below:

Average Daily Balance	Dividends	Annual Percentage Yield
$ 0.01 - $ 25,000.00	1.480%	1.50%
$ 25,000.01 And Above	0.499%	0.50%

Balances above $25,000 result in calculations are based on an assumed total account balance of $25,000 plus $100,000 to be shown as a single figure (i.e. $125,000) **1.50% - 0.70%** ***APY***

NON-QUALIFYING Rates for NGAGE Savings accounts:

Average Daily Balance	Dividends	Annual Percentage Yield
$ 0.01 And Above	0.050%	0.05%

NGAGE Spending and NGAGE Savings

This account is not to be used for commercial purposes.

Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

The following activities do not count toward earning account rewards: ATM -processed transactions, transfers between accounts, debit card purchases processed by merchants as ATM or Bill Pay transactions and purchases made with non-Family Savings issued debit cards.

Minimum Balance Information

In order to maintain this account, you must keep the $5.00 par value of a regular share in the Credit Union. You must also maintain a minimum balance of $5.00 for Share Accounts, $1.00 for Christmas club accounts, and $500.00 for Share Certificates. Share Draft accounts require minimum opening deposit of $25.00, but thereafter, there is no minimum balance required to maintain the account.

Automatic Renewals of Certificates

Each Certificate shall be automatically renewed for successive periods, each equal to the original term of the Certificate, until it is presented for payment on any Maturity Date, or until we give written notice of our election to call the Certificate for payment on any Maturity Date by mailing notice of such intention to you at least ten days prior to such Maturity Date. You may request us to pay a Certificate within ten days after any Maturity Date without penalty. Otherwise, if you request us to pay a Certificate before any Maturity Date, and we consent to such early withdrawal for any reason, other than death or mental incompetence, you shall incur an early withdrawal penalty. In the event we either receive or give notice of an intention not to renew the Certificate and the Certificate is not presented for payment on any Maturity Date, we may, at our option, either transfer all funds represented by the Certificate to any regular share account or other account of yours, or pay all funds represented by the Certificate directly to you.

Early Withdrawal Penalty

If you withdraw any of the funds from the certificate before the maturity date, you will pay an early withdrawal penalty of 2.00% of the principal balance or 1 year of interest, whichever is less.

Transaction Limitations

No deposits or withdrawals of principal are allowed for Share Certificate accounts. For Share, Christmas Club and IRA accounts, you may not make more than six withdrawals to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction during any month. No more than three of the six transfers may be made by check, draft, debit card, if applicable or similar order to a third party. If you exceed the transfer limitations set forth above in any month, your account may be closed by us or be subject to the excess withdrawal fee shown below. We will not accept contributions for a year that would be in excess of the maximum amount a person may contribute to an IRA under federal income law.

National Credit Union Share Insurance Fund

Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund subject to federal laws and regulations.

Fees and Charges

Below is the Fee Schedule which sets forth certain conditions, fees and charges applicable to your accounts. This Schedule is incorporated into your Master Account Agreement with the Credit Union. (Continues on next page)

Dormant/Inactive Account[1]	$5 per month
NSPIRE Checking	$5 per month for members with an average monthly balance of less than $1500
Excessive Withdrawal	$1 each after 6 in a month
Account Re-open	$25
Return Item Fee Share Draft	$30
Return Item Fee ACH Item	$30
Overdraft Privilege	$30
Overdraft from Savings	$3 per item
Return Item (Bill Pay)	$30
Stop Payment *(Share Draft, ACH, or Money Order)*	$30
Skip a Payment	$25
ACH Affidavit	$15
Check Cashing	$3
Return Mail/Bad Address	$5 per month
Research	$25
Share Draft Copy	$2 each
Account Service Fee[2]	$3 per month (Waived with eDocuments enabled)
Statement Copy	$1 per page
Copy	$0.25 each
Money Order	$2 each
Cashier's Check	$2 each
Joint Traveler's Check	$1 per $100
Debit Card Replacement	$5
Personalized Debit Card	$10
In-house Counter Check	$1 per 4 checks
Wire Transfer Incoming	$10
Wire Transfer Outgoing	$20
International Wire Incoming	$35
International Wire Outgoing	$45
Over-the-Counter Share Draft Withdrawal	$1 each after 2 free per day
Returned Deposit Item	$15 per item
Oil Lease and Mineral Rights Process	$25
Carfax Report	$25
Visa Gift Card	$2.95
Garnishments, Levies, Subpoenas	$100.00
Overnight Rush Check (Bill Pay)	$19.95
Second-Day Rush Check (Bill Pay)	$14.95
Second-Day Rush Electronic (Bill Pay)	$4.95

The costs of the share drafts vary depending on the quantity and style chosen. For additional information on the costs and availability of share draft forms, please contact one of our account representatives.

[1] An account is considered dormant/inactive if no activity has occurred within 12 month.

[2] The account service fee is waived for accounts with eDocuments enabled. If an account holder is age 18 and younger or 50 and older, the fee is also waived. If an account holder is currently in college and age 24 or less, the fee may be waived by notifying us.

FAMILYSAVINGS credit union
WHERE YOUR MONEY GROWS WITH YOU AND YOUR FAMILY

FEE SCHEDULE & ACCOUNT DISCLOSURE

TRUTH IN SAVINGS (TIS)

Dividend and Interest Information

Dividends and interest are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The Dividend Period for our accounts is shown below. For example, the beginning date of the first dividend period of the calendar year for monthly and quarterly dividend periods is January 1, and the ending date is January 31 for monthly periods and March 31 for quarterly periods. "Dividend Period" refers to both dividends and interest. For certificates, the dividend periods may also equal the maturity of the certificate. For example, the beginning date of the first dividend period for certificates is the date of issuance, and the ending date of such period is the maturity date. The dividend or interest declaration date is the ending date of the dividend period, and for the examples above would be January 31, March 31 and the maturity date, respectively. All other dividend periods follow this same pattern of dates. The dividend rate and APY may change every dividend period as determined by the Credit Union's Board of Directors.

Dividends and interest are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full balance account each day of the period and dividing that figure by the number of days in the period. Dividends or interest will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account. If you close an account, you will forfeit all dividends or interest not yet credited. As of 11/02/2026 **the dividend and interest rates and the Annual Percentage Yields for our accounts were:**

Effective Date: 11/02/2026

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency