

Truth in Savings Disclosure – Journey Federal Credit Union									
Effective Date: 07/22/2024									
<p>The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time</p>									
Dividends					Balance Requirements				Account Limitations
Account Type	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	
Regular Share/Savings	See Rate Schedule	Monthly	Monthly	Month (Calendar)	\$5.00	None	\$ 100.00	Daily Balance	NA
Christmas Club	See Rate Schedule	Monthly	Monthly	Month (Calendar)	\$ 0.00	None	\$ 100.00	Daily Balance	Withdrawals are subject to fees as provided in our Fee Schedule.
Youth Share/Savings	See Rate Schedule	Monthly	Monthly	Month (Calendar)	\$ 5.00	None	\$ 5.00	Daily Balance	Available only to minors ages 17 and younger. When the minor turns 18 years of age, the account converts to a Regular Share account.
IRA Share/Savings	See Rate Schedule	Monthly	Monthly	Month (Calendar)	\$ 5.00	None	\$ 1.00	Daily Balance	IRS transaction limitations apply. See IRA account agreement for more information.
Journey Free Checking	See Rate Schedule	NA	NA	NA	\$ 0.00	None	\$ 0.00	NA	If member does not maintain a working email address or direct deposit for more than 30 days, the credit union reserves the right to move the account from Journey Free Checking to Journey Dividend Checking.
Journey Dividend Checking	See Rate Schedule	Monthly	Monthly	Month (Calendar)	\$ 0.00	None	\$ 0.00	Daily Balance	NA
Journey Rewards Checking	See Rate Schedule	NA	NA	NA	\$ 0.00	None	\$ NA	NA	NA
Money Market Account	See Rate Schedule	Monthly	Monthly	Month (Calendar)	\$ 2,000.00	None	\$ 0.00 - \$ 1,999.99 \$ 2,000.00 - \$ 49,999.99 \$ 50,000.00 - \$ 149,999.99 \$ 150,000 +	Daily Balance	NA

Account Disclosures

Except as specifically described, the following disclosures apply to all 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 Regular Savings, Journey Dividends Checking, Money Market, Christmas Club, and Individual Retirement 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. Money Market 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, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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

3. DIVIDEND COMPOUNDING AND CREDITING - The compounding and crediting frequency of dividends and the dividend period for 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 dividends period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. DAILY BALANCE COMPUTATION METHOD - Unless otherwise disclosed, Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day

5. ACCRUAL OF DIVIDENDS - For all earning accounts dividends will begin to accrue on non-cash deposits (e.g. checks) the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION - To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Truth in Savings disclosure that accompanies this document.

Regular Savings, Journey Dividends Checking, Money Market, Christmas Club, and Individual Retirement Accounts each require a minimum daily balance to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule.

6. ACCOUNT LIMITATIONS - For security reasons we may limit the amount of withdrawals that may be taken in cash from an account or by any given individual; we will establish such limits in our discretion from time to time. Please contact us if you have any questions about such limits.

IRA accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA agreement or your tax advisor for additional information. Regular Savings, Journey Dividends Checking, Journey Free Checking, Journey Rewards Checking, Money Market, Christmas Club, and Individual Retirement Accounts are subject to fees as provided in our fee schedule.

Youth Share accounts are Available only to minors ages 17 and younger. When the minor turns 18 years of age, the account converts to a Regular Share account and must meet the minimum balance requirements of the Regular Share account at that time.

Journey Free Checking accounts must maintain a working email address or direct deposit. If the account requirements are not met, after 30 days, the credit union reserves the right to convert the account from Free Checking to Rewards Checking.

7. 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 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 Fee Schedule 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 Fee Schedule.

8. MEMBERSHIP - As a condition of membership, you must complete payment and maintain the minimum required share(s) as required by the Credit Union's bylaws set forth below:

Par Value of One Share \$5.00

Number of Shares Required 1

9. 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 account, please call the Credit Union.

10. FEES - See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

This credit union is federally insured by the National Credit Union Administration.