Affinity® Federal Credit Union

PERSONAL SHARE RATE FOR 90 DAY PROMOTIONAL CERTIFICATE

Effective as of 10/15/2025

Product	Minimum Balance To Earn Stated Annual Percentage Yield	Dividend Rate (%)	Annual Percentage Yield (%)	Initial Opening Deposit	Monthly Service Fee	Minimum Balance To Avoid Fee	Dividend Compounding	Balance Computation Method	Frequency of Crediting
Savings									
Membership Eligibility Account	N/A	N/A	N/A	$5	$0	$0	N/A	N/A	N/A
Promotional Certificate (Personal Term, IRA/Coverdell ESA)									
90 Day Promotional Certificate	$500 and above	4.07	4.15	$500	$0	$0	Daily	Daily Balance	Monthly

TRUTH IN SAVINGS DISCLOSURE

General: The par value of a regular share in this Credit Union is $5. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. A member who reduces their share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of their primary or contingent liability to the Credit Union if they are delinquent as a borrower, or if borrowers for whom they are co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

Membership Eligibility Account: Required for membership with Affinity. This account houses your share. No deposits or withdrawals are permitted from this account as long as you are a member. This account does not pay dividends.

Rate Information: The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. The APY is accurate as of the last dividend declaration date. Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and annual percentage yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. If you close your certificate account before dividends are paid, you will not receive accrued dividends.

Dividend Computation: The dividend period begins on the first day of each month and ends on the last day of each month. For example, if the beginning date of the first dividend period of the calendar year is January 1, the ending date of the same dividend period is January 31. All other dividend periods follow this same pattern of dates.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g.) checks under the ledger method.

Balance Computation Method: We use the daily balance method to calculate the dividend on your account. This method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations: After a certificate is opened, you cannot make deposits into or withdrawals from the account until the maturity date. Penalties apply for early withdrawal and could reduce earnings on the account. We will impose an early withdrawal penalty of at least seven (7) days' simple interest if funds are withdrawn within six days of the date of deposit or within six days of the date of the immediately preceding partial withdrawal. We reserve the right to require at least seven days written notice of an intended withdrawal.

Minimum Balance Requirements: If the certificate falls below $500, it will be closed.

Early Withdrawal Penalty: We may impose a penalty if you withdraw any of the funds before a certificate maturity date. The penalty will equal ninety days dividends on your certificate account. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been 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.

Renewal Policy: At the end of the 90 Days term, the certificate will automatically renew to a 3 Month certificate at the prevailing rate at the time of maturity. Members have a ten-day grace period after opening or maturity date to close the certificate or change the certificate's rate and/or term.

Fees: $2 Monthly Paper statement fee. Refer to the Fee Schedule and Account Agreement Booklet included with account opening disclosures for the fees, terms, and conditions that may apply to your account