



Round Up Savings Truth-In-Savings Disclosure

Effective Date 10/1/25

Round Up Savings Account Rate Schedule	
Dividends	
Dividend Rate / Annual Percentage Yield (APY)	0.050% / 0.050%
Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Monthly (Calendar)
Balance Requirements	
Minimum Opening Deposit	---
Minimum Balance to Avoid a Service Fee	---
Minimum Balance to Earn the Stated APY	---
Balance Method to Calculate Dividends	Daily Balance
Account Limitations	Account limitations apply

Account Disclosures

The Round Up Savings account is a share account.

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. The dividend rate and annual percentage yield may change monthly 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.
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. **Dividends Compounding and Crediting** – The compounding and crediting frequency of dividends and the dividend period of the 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 dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **Accrual of Dividends** - Dividends will begin to accrue on noncash deposits on the business day that the deposit is made to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.
5. **Balance Information** - To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to the account are set forth in the Rate Schedule. Dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. **Account Limitations** – The account does not allow deposits of funds other than Program-Related Funds. See Terms and Conditions for definition. There are no limitations on withdrawals.
7. **Membership** – As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of shares Required	1
8. **Rates** – the rates provided in 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 accounts, please call the Credit Union.

Federally insured by the NCUA.

Round Up Savings Terms and Conditions

These terms and conditions are between you and Beginnings Credit Union (“Credit Union”). By opening a Round Up Savings Account, you are enrolling in the Round Up Savings Program (“Program”) and accept these terms and conditions. These terms and conditions along with the Membership and Account Agreement, Truth-In-Savings Disclosure, and the Fee Schedule govern your Round Up Savings Account and the Program.

Eligible Accounts and Enrollment: Members who are the primary owner of an eligible checking account with a debit card may elect to participate/enroll in the Program by opening a Round Up Savings Account. Joint owner(s) of the eligible checking account may also be joint owners on the Round Up Savings Account. Eligible checking accounts must be open/active and include the following account types: Simply, Student, Rewards, and High Yield. By participating in the Program, you have elected to transfer Round Up Savings Funds (defined below) from your eligible checking account(s) to your Round Up Savings Account. All eligible checking accounts where you are the primary owner and all corresponding debit cards tied to said accounts are included in the Program.

Eligible Debit Card Transactions: Each purchase transaction made using the debit card(s) tied to your eligible checking account(s) shall be an eligible debit card transaction (“Transaction”). This includes debit cards issued to the primary owner of the eligible checking account(s) along with any debit cards issued to the joint owner(s) of said account(s). ATM transactions and credits/deposits using the debit card(s) are not eligible for the Program. All other non-debit card transactions are not eligible for the Program.

Termination: The Credit Union has the right to determine, in its sole discretion, whether a particular account is eligible to participate in the Program. If any of your Credit Union accounts or agreements with the Credit Union are in default as described in the applicable governing agreement, the Credit Union reserves the right to prohibit you from participating in the Program and receiving any benefits from the Program. Your enrollment in the Program will be terminated upon the closing of your eligible checking account(s) and/or Round Up Savings Account.

Round Up Savings Program: For each eligible debit card transaction (“Transaction”), the Credit Union will round up the amount of the Transaction to the nearest whole dollar and transfer the excess of the purchase amount (the “Round Up Savings Funds”) to your Round Up Savings Account. Round Up Savings Funds from each eligible Transaction shall be transferred from your eligible checking account to your Round Up Savings Account each day as a total of the day’s Round Up Savings Funds. All funds deposited into your Round Up Savings Account will receive the shares (savings) APY rate disclosed on the Credit Union’s Truth-In-Savings disclosure for that time period. The Round Up Savings Account does not allow deposits of funds other than Program-Related Funds. Program-Related Funds include the account opening deposit, Round Up Savings Funds, any applicable dividends, and any applicable bonus or promotion incentives that the Credit Union may offer from time to time. If a Transaction is subsequently canceled or reversed, the corresponding transfer will remain in your Round Up Savings Account. If you receive a new debit card due to your current card being lost, stolen, or reissued, your participation in the Program will continue; there is no need to re-enroll in the Program. If on any given day your eligible checking account does not have sufficient available funds to transfer the Round Up Savings Funds, or if any transaction has overdrawn your eligible checking account, no transfer of Round Up Savings Funds will occur on that day. Transfers will resume for eligible Transactions the next day that sufficient funds are available.

Bonus or Promotion Incentives

At its discretion, the Credit Union from time to time may offer bonus or promotion incentives (collectively “Incentives”) tied to the Program. Such Incentives may be limited to specific time periods, dollar values, minimums, maximums, require certain account activity or transactions, and/or any other criteria as determined by the Credit Union. The Credit Union will electronically notify you of any Incentives and the related criteria. To earn an Incentive, the applicable criteria must be met. Any Incentives earned will be paid to your Round Up Savings Account as interest earned. The value of the Incentive may constitute taxable income, and as such the accountholder shall be responsible for any federal, state, or local taxes. The Credit Union may issue an IRS Form 1099 (or other appropriate form) to the accountholder to reflect the value of the Incentive. Please consult a tax advisor.

Changes/Modifications/Cancellation: Participation in the Program will continue as long as your accounts and your membership at the Credit Union remain eligible as stated above. You may cancel your participation by closing your Round Up Savings Account at any time by visiting a branch location, sending a message via digital banking, or calling us at (800) 428-8340. Please allow 3 business days from the date of your request for the closure and cancellation to take effect. The Program and benefits are offered at our sole discretion. The Credit Union reserves the right to alter or waive any Program feature or benefit, including, without limitation, bonuses or promotions or to cancel or temporarily suspend the Program at any time. The Credit Union reserves the right to change or modify these Terms and Conditions at any time in compliance with all applicable laws.