



1030 Craft Road
Ithaca, New York 14850

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/03/2025									
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.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	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	
Membership Savings	.050% / .050%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	—
Regular Savings	.050% / .050%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	—
Non-Dividend Membership Savings	—	—	—	—	\$5.00	—	—	—	—
Non-Dividend Savings	—	—	—	—	—	—	—	—	—
Goal Savings	.050% / .050%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account limitations apply.
Dream Home Club	.050% / .050%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account withdrawal limitations apply.
IRA (Traditional/Roth)	1.736% / 1.750%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account limitations apply.
Money Market	\$2,500.00 to \$9,999.99 .299% / .300% \$10,000.00 to \$24,999.99 .399% / .400% \$25,000.00 to \$49,999.99 .499% / .500% \$50,000.00 to \$99,999.99 .598% / .600% \$100,000.00 or greater .747% / .750%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	—
Rewards Checking	.030% / .030%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$5,000.00*	\$1,000.00	Daily Balance	—
Simply Checking	—	—	—	—	\$25.00	—	—	—	—
High Yield Checking Qualifications Met (See section 2)	\$0.00 to \$10,000.00 3.928% / 4.000% \$10,000.01 or greater .350% / .350%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Qualifications Not Met (See section 2)	0% / 0%								
Student Checking	—	—	—	—	\$5.00	—	—	—	—
New Start Checking	—	—	—	—	\$25.00	—	—	—	—
Estate Checking	—	—	—	—	\$1.00	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of 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 Membership Savings, Regular Savings, Goal Saving, Dream Home Club, IRA (Traditional/Roth), Money Market, Rewards Checking, and High Yield Checking accounts, 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. Money Market and High Yield Checking 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 Money Market 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. For High Yield Checking accounts, please refer to section 2 for additional details.

2. HIGH YIELD CHECKING — The High Yield Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is from \$0.00 through \$10,000.00. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. To meet the minimum qualification requirements, you must: 1) make 15 debit card purchases that post and settle your account; 2) be enrolled to receive e-statements by the close of business the 25th day of the month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third (qualifications not met) dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your High Yield Checking account.

3. 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 applicable to 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 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 — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Membership Savings, Regular Savings, Goal Savings, IRA (Traditional/Roth), Money Market, Rewards Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Goal Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

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 each account are set forth in the Rate Schedule. *For Rewards Checking accounts, there is a minimum average daily balance required or a minimum of 15 debit card purchases that post and settle to the account to avoid a service fee for the dividend period. If the minimum average daily balance requirement or 15 debit card purchases posting and settling is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Membership Savings, Regular Savings, Goal Savings, Dream Home Club, IRA (Traditional/Roth), Money Market, Rewards Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Goal Savings accounts, the entire balance will be transferred to another account of yours on or after the day you selected and the account will remain open. If you wish to access the funds

in your Goal Savings, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Dream Home Club accounts, withdrawals can only be made for items directly related to home purchases and are subject to the requirements of the Dream Home Club Enrollment Terms and Conditions, see separate Terms and Conditions for more details. For IRA (Traditional/Roth) accounts, if the balance falls below and remains below \$25.00 for a period of 6 consecutive months, Beginnings Credit Union may terminate the IRA with notification to you and the funds will be returned. For Student Checking, once the primary account owner reaches the age of 26, the account will be converted to a Rewards Checking account. For New Start Checking accounts, once the account is opened for a period of 12 months your account will convert to a Simply Checking account. For Membership Savings, Regular Savings, Non-Dividend Membership Savings, Non-Dividend Savings, Money Market, Rewards Checking, Simply Checking, High Yield Checking, Student Checking, New Start Checking, and Estate Checking accounts, no account limitations apply.

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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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 Schedule of Fees and Charges.

8. 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

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 accounts, please call the Credit Union.

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

