kinetic
CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE DATE:** November 1, 2026

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Monthly Certificate**		Fixed Rate	$500.00	—	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
3 Month	.15% / .15%								
6 Month	.25% / .25%								
12 Month	.50% / .50%								
18 Month	.50% / ..50%								
24 Month	.65% / .65%								
☐ **Monthly Certificate**		Fixed Rate	$500.00	—	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
30 Month	.65% / .65%								
36 Month	.65% / .65%								
48 Month	.65% / .65%								
☐ **Prime Club Monthly Certificate**		Fixed Rate	$500.00	—	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
3 Month	.30% / .30%								
6 Month	.40% / .40%								
12 Month	.65% / .65%								
18 Month	.65% / .65%								
24 Month	.80% / .80%								
☐ **Prime Club Monthly Certificate**		Fixed Rate	$500.00	—	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
30 Month	.80% / .80%								
36 Month	.80% / .80%								
48 Month	.80% / .80%								
☐ **Quarterly Certificate**		Fixed Rate	$500.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
3 Month	.15% / .15%								
6 Month	.25% / .25%								
12 Month	.50% / .50%								
18 Month	.50% / .50%								
24 Month	.65% / .65%								

LOANLINER

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☐ **Quarterly Certificate**								
30 Month	.65% / .65%	Fixed Rate	$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
36 Month	.65% / .65%							
48 Month	.65% / .65%							
☐ **Prime Club Quarterly Certificate**								
3 Month	.30% / .30%	Fixed Rate	$500.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
6 Month	.40% / .40%							
12 Month	.65% / .65%							
18 Month	.65% / .65%							
24 Month	.80% / .80%							
☐ **Prime Club Quarterly Certificate**								
30 Month	.80% / .80%	Fixed Rate	$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
36 Month	.80% / .80%							
48 Month	.80% / .80%							
☐ **IRA Quarterly Certificate**								
3 Month	.15% / .15%	Fixed Rate	$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	.25% / .25%							
12 Month	.50% / .50%							
18 Month	.50% / .50%							
24 Month	.65% / .65%							
30 Month	.65% / .65%							
36 Month	.65% / .65%							
48 Month	.65% / .65%							
☐ **First Time Homebuyer's Certificate**								
24 Month	2.48% / 2.50%	Fixed Rate	$500.00	Quarterly	Quarterly	Account's Term	Allowed – Maximum balance of $15,000.00	Allowed - See Transaction Limitations section	Not Automatic
☐ **Save To Win® Certificate**								
12 Month	.50% / .50%	Fixed Rate	$25.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	Automatic

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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. For Monthly Certificate and Prime Club Monthly Certificate accounts, dividends must be transferred to another account; dividends cannot be added to the account.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings, Prime Club Savings, Greenkids or Xtreme Savers 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 accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Prime Club Monthly Certificate accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any

limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below. For Save To Win® Certificate accounts, you may make one (1) withdrawal within a twelve (12) month term with a penalty of $25.00. If any withdrawal results in the account balance being below the minimum opening balance requirement or if an additional withdrawal is requested, your account will be closed and the remaining balance will be transferred to another account of yours.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty for your account is 90 days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be 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 dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. SAVE TO WIN® CERTIFICATE — You may be eligible for cash prize drawings based on monthly deposits to your account.

At the end of each month, you will receive one (1) entry for every $25.00 increase in the balance of your account during the month, with a maximum of ten (10) entries per month, thirty (30) entries per quarter, or 120 entries per year.

Please refer to the "Save To Win Savings Promotion Raffle Official Account and Prize Entry® Rules", provided to you at account opening or online at www.savetowin.org, for information on the frequency of drawings and dollar amount of cash prizes. There is a limit of one account per social security number.

2. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s).

Par Value of One Share	$25.00
Number of Shares Required	1

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