

# Truth In-Savings Disclosure

## DIVIDEND CALCULATION METHODS

### All Non-Term Savings/Checking Accounts:

Minimum balance requirement must be met to earn dividends each day.

#### Formula:

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends are compounded monthly and will be credited monthly. Ending daily balance x dividend rate divided by 365 = Daily Accrued Dividend.

### Certificates (Term Accounts):

#### 3-Month to 60-Month Term

- Dividends are compounded monthly and will be credited monthly or upon closing: Balance x dividend rate divided by 365 = Daily Accrued Dividend.

#### Periodic Rate:

The periodic rate is annual dividend rate divided by 365.

\*\*\*Rates below accurate as of 11/18/2024.

## SHARES (Prime/Regular)

- \$0 minimum balance to open and maintain Prime Share.
- Upon meeting \$100 minimum balance, dividends are compounded and credited monthly. No minimum balance to earn dividends on Outfitter, Dollar Dog, or Subsidiary Share.
- Accrued dividends will not be paid to any account closed prior to the end of the period.
- Other savings accounts, such as subsidiary shares, are available and do not require a minimum balance to open or to earn dividends.
- A legal guardian or parent 18 or over must accompany a minor as a joint account owner on any minor accounts.

Account Type	Minimum balance to obtain dividends	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
Savings Share, Trust Prime, or UTTMA	\$100	0.25%	0.25%
Outfitter, Dollar Dog, or Subsidiary	\$0.01	0.25%	0.25%

## MONEY MARKET SAVINGS

- \$1,000 minimum opening balance.
- Tiered rate categories. A current list of rates is available upon request.
- Accrued dividends will not be credited to any account closed prior to the end of the period.
- Money Market and Executive Money Market Account tiers:

Account Type	Balance Details	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
Money Market Savings	\$0 - \$999.99	0.15%	0.15%
	\$1,000 - \$9,999.99	0.15%	0.15%
	\$10,000 - \$24,999.99	0.25%	0.25%
	\$25,000 - \$49,999.99	0.30%	0.30%
	\$50,000 - \$99,999.99	0.35%	0.35%
	\$100,000 - \$149,999.99	1.50%	1.51%
	\$150,000 - \$249,999.99	1.75%	1.76%
	\$250,000 and up	1.83%	1.85%

Account Type	Balance Details	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
Executive Money Market	\$0 - \$999.99	0.00%	0.00%
	\$1,000 - \$9,999.99	0.55%	0.55%
	\$10,000 - \$24,999.99	0.55%	0.55%
	\$25,000 - \$49,999.99	0.55%	0.55%
	\$50,000 - \$99,999.99	0.75%	0.75%
	\$100,000 - \$149,999.99	1.39%	1.40%
	\$150,000 - \$249,999.99	1.39%	1.40%
	\$250,000+	1.49%	1.50%

#### KASASA SAVER®

- Dividends are compounded and credited monthly
- Accrued dividends will not be credited to any account closed prior to the end of the period.
- Kasasa Saver® must be linked to an open Kasasa Cash® or Kasasa Cash Back® account.
- Kasasa Cash® or Kasasa Cash Back® cycle qualifications must be met in order to receive bonus dividend rate.
- If qualifications are not met on Kasasa Cash/Cash Back, all balances in the Kasasa Saver earn .05% APY.
- Tiered rate categories. A current list of rates is available upon request.

Account Type	Balance Details	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
Kasasa Saver	When req. met, Up to \$10,000	1.00%	1.00%
	When req. met, over \$10,000	0.05%	0.05%
	When req. not met	0.05%	0.05%

#### BASIC CHECKING:

- \$25 minimum opening balance.
- No monthly service charge.
- No dividends paid to account.

#### OUTFITTER CHECKING:

- Members age 13 - 20\*\*  
\*\*Parent/legal guardian required as joint owner if member is under age 18.
- \$25 minimum opening balance.
- No monthly service charge.
- No minimum balance requirement.
- No dividends paid to account.
- No charge for Credit Union Image checks.
- Not eligible for Standard or Expanded Overdraft.

#### KASASA® CHECKING ACCOUNTS

- One Kasasa® checking per prime member.
- Members have option to sweep Kasasa Cash® dividends or Kasasa Cash Back® rewards and refunds of ATM surcharges into Kasasa Saver® to automatically build savings.

#### KASASA CASH®

- Members age 18 and older
- \$25 minimum opening balance.
- No monthly service charge.
- Rewards based on certain qualifications\*\*\*
- Tiered rate categories. A current list of rates is available upon request.
- Accrued dividends will not be paid to any account closed prior to the end of the period.

Account Type	Balance Details	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
Kasasa Cash	When req. met, Up to \$50,000	4.00%	4.07%
	When req. met, over \$50,000	0.50%	0.50%
	When req. not met	0.50%	0.50%

**Rewards**

- Premium dividend rate
- No ATM surcharge fees when check (debit) card is used at TwinStar ATMs. ATM fee(s) charged by non–proprietary ATMs and TwinStar fees charged for using a non–proprietary ATM will be reimbursed up to \$20 per account per qualification cycle (applies to debit card ATM fees only – International ATM fees and international transaction fees will not be refunded).

**\*\*\* KASASA CASH® Rewards Qualification Requirements:**

- Conduct 12 debit card transactions that post and settle per qualification cycle. Please note that not all transactions are posted the same day they are conducted. ATM transactions and deposits/credits do not count toward the debit card transaction requirement.
- Sign up for eStatements (valid e–mail address required) and accept the eStatement Consent to Electronic Delivery disclosure.
- Upon meeting account reward qualifications, dividends are compounded and credited monthly.
- Qualifications for rewards are calculated from the last day of the month to the day before the last day of the next month (qualification cycle).

**KASASA CASH BACK®**

- Members age 18 and older.
- \$25 minimum opening balance.
- No monthly service charge.
- Rewards based on certain qualifications\*\*\*

**Rewards**

- Earn 1% Cash Back on everyday debit card transactions with a maximum of \$5.00 per qualification cycle.
- No ATM surcharge fees when check (debit) card is used at TwinStar ATMs. ATM fee(s) charged by non–proprietary ATMs and TwinStar fees charged for using a non–proprietary ATM will be reimbursed up to \$20 per account per qualification cycle (applies to debit card ATM fees only – International ATM fees and international transaction fees will not be refunded).

**\*\*\* KASASA CASH BACK® Rewards Qualification Requirements:**

- Conduct 12 debit card transactions that post and settle per qualification cycle. Please note that not all transactions are posted the same day they are conducted. ATM transactions and deposits/credits do not count toward the debit card transaction requirement.
- Sign up for eStatements (valid e–mail address required) and accept the eStatement Consent to Electronic Delivery disclosure.
- Qualifications for rewards are calculated from the last day of the month to the day before the last day of the next month (qualification cycle).

**CURRENT DIVIDEND RATES:** See dividend rate schedule for currently available dividend rates.