CDC FEDERAL CREDIT UNION

# TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** 10/08/2026 – 12/31/2026

**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

| 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 | |
| **Prime Share Savings** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | $25.00 | $25.00 | $25.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| **Next Generation Savings** | $0.00 to $10,000.00<br>6.00% / 6.17%<br>$10,000.01 or greater<br>0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | — | — | — | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| **Custom Share Savings** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | — | — | $25.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| **Christmas Club Savings** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | $25.00 | — | $25.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| **Primary Individual Retirement Account (IRA)** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | — | — | — | Average Daily Balance | Account limitations apply. |
| **Money Market Checking** | $1,000.00 to $2,499.99<br>0.25% / 0.25%<br>$2,500.00 to $9,999.99<br>0.30% / 0.30%<br>$10,000.00 to $24,999.99<br>0.35% / 0.35%<br>$25,000.00 to $49,999.99<br>0.40% / 0.40%<br>$50,000.00 or greater<br>0.45% / 0.45% | Daily | Monthly | Monthly (Calendar) | $25.00 | $1,000.00 | $1,000.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| **Choice Checking** | 0.01% / 0.01% | Monthly | Monthly | Monthly (Calendar) | $25.00 | $1,500.00 | $1,500.00 | Average Daily Balance | — |
| **Simply Checking** | — | — | — | — | $25.00 | — | — | — | — |
| **Vintage Checking** | 0.01% / 0.01% | Monthly | Monthly | Monthly (Calendar) | $25.00 | — | — | Average Daily Balance | — |
| **Student Checking** | $0.00 to $1,000.00<br>3.50% / 3.56%<br>$1,000.01 or greater<br>0.010% / 0.010% | Monthly | Monthly | Monthly (Calendar) | $25.00 | — | — | Average Daily Balance | — |



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## 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 Prime Share Savings, Next Generation Savings, Custom Share Savings, Christmas Club Savings, Primary Individual Retirement Account (IRA), Money Market Checking, Choice Checking, Vintage Checking, and Student 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. Next Generation Savings and Money Market 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 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.

**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. 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.

**5. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Share 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 Prime Share Savings, Money Market Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. *For Choice Checking accounts, a fee for failure to maintain the minimum balance will not be charged if an aggregate of $5,000.00 is maintained in all deposit accounts, or a consumer loan of $10,000.00 or more is maintained. Please refer to the Fee Schedule for pricing. For Prime Share Savings, Custom Share Savings, Christmas Club Savings, Money Market Checking, Choice Checking, and Student Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated 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.

**6. ACCOUNT LIMITATIONS —** For Prime Share Savings, Next Generation Savings, Custom Share Savings, Christmas Club Savings, and Money Market Checking accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Next Generation Savings accounts, a minor must be the primary owner and the minor must have a Prime Share account. For Next Generation Savings accounts, at the age of 19, funds will be transferred to the Custom Share account and the Next Generation account will be closed. For Primary Individual Retirement Account (IRA) accounts, Internal Revenue Service (IRS) rules and regulations govern terms and conditions. For Money Market Checking accounts, we reserve the right to require at least seven (7) days' notice prior to withdrawal. For Choice Checking, Simply Checking, Vintage Checking, and Student 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 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 Fee Schedule 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) as set forth below.

| | |
|---|---|
| Par Value of One Share | $5.00 |
| Number of Shares Required | 5 |

**9. RATES —** The rates appearing with this 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 fee schedule for a listing of fees and charges applicable to your account(s).

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

**CDC Federal Credit Union**
P.O. Box 49169
Atlanta, GA 30359
800-245-9655

# TRUTH-IN-SAVINGS DISCLOSURE

**MATURITY DATE:** **EFFECTIVE DATE:**

**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 |
|---|---|---|---|---|---|---|---|---|---|
| **☑ Standard Certificate** | | Fixed Rate | $1,000.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 2 to 5 Months | 0.50% / 0.50% | | | | | | | | |
| 6 to 11 Months | 1.00% / 1.00% | | | | | | | | |
| 12 to 23 Months | 2.50% / 2.53% | | | | | | | | |
| 24 to 35 Months | 1.25% / 1.26% | | | | | | | | |
| 36 to 47 Months | 1.00% / 1.00% | | | | | | | | |
| 48 to 59 Months | 1.50% / 1.51% | | | | | | | | |
| 60 to 84 Months | 1.25% / 1.26% | | | | | | | | |
| **☑ Minor Certificate** | | Fixed Rate | $250.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 6 to 11 Months | 0.25% / 0.25% | | | | | | | | |
| 12 to 23 Months | 0.49% / 0.50% | | | | | | | | |
| 24 to 35 Months | 0.74% / 0.75% | | | | | | | | |
| 36 to 47 Months | 0.99% / 1.00% | | | | | | | | |
| 48 to 59 Months | 0.99% / 1.00% | | | | | | | | |
| 60 to 84 Months | 1.24% / 1.25% | | | | | | | | |
| **☑ Student Certificate (Age 16-23)** | | Fixed Rate | $500.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 6 to 11 Months | 0.25% / 0.25% | | | | | | | | |
| 12 to 23 Months | 0.49% / 0.50% | | | | | | | | |
| 24 to 35 Months | 0.74% / 0.75% | | | | | | | | |
| 36 to 47 Months | 0.99% / 1.00% | | | | | | | | |
| 48 to 59 Months | 1.24% / 1.25% | | | | | | | | |
| **☑ Membership Reward Certificate** | | Fixed Rate | $1,000.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 12 Months | 2.50% / 2.53% | | | | | | | | |
| 36 Months | 1.00% / 1.00% | | | | | | | | |
| 60 Months | 1.25% / 1.26% | | | | | | | | |
| **☑ Individual Retirement Accounts (IRA) Certificate** | | Fixed Rate | $500.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 2 to 5 Months | 0.50% / 0.50% | | | | | | | | |
| 6 to 11 Months | 1.00% / 1.00% | | | | | | | | |
| 12 to 23 Months | 2.50% / 2.53% | | | | | | | | |
| 24 to 35 Months | 1.25% / 1.26% | | | | | | | | |
| 36 to 47 Months | 1.00% / 1.00% | | | | | | | | |
| 48 to 59 Months | 1.50% / 1.51% | | | | | | | | |
| 60 to 84 Months | 1.25% / 1.26% | | | | | | | | |

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|---|---|---|---|---|---|---|---|---|
| ☒ **Membership Reward Individual Retirement Accounts (IRA) Certificate** | | Fixed Rate | $500.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 12 Months | **2.50% / 2.53%** | | | | | | | | |
| 36 Months | **1.00% / 1.00%** | | | | | | | | |
| 60 Months | **1.25% / 1.26%** | | | | | | | | |
| ☐ **Special (Promotional) Certificate** | | Fixed Rate | $500.00 | Monthly | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| 8 Months | **4.65% / 4.75%** | | | | | | | | |

## 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.

**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. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

**4. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Share 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 all accounts, dividends are calculated by daily balance which applies a daily periodic rate to the principal in the account each day.

**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.

**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.

**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 Standard Certificate, Minor Certificate, Student Certificate (Age 16-23), Individual Retirement Accounts (IRA) Certificate, and Special (Promotional) Certificate accounts, the amount of early withdrawal penalty for your account is based on the term of your account. The penalty schedule is as follows:

If any part of the principal is withdrawn during the first six (6) days of each term, a penalty of seven (7) days' dividends will be imposed.

If any part of the principal is withdrawn during the first seven (7) days through one (1) year of each term, a penalty of ninety (90) days' dividends will be imposed.

If any part of the principal is withdrawn after one (1) year of each term, a penalty of one-hundred eighty 180 days' dividends will be imposed.

For Membership Reward Certificate and Membership Reward Individual Retirement Accounts (IRA) Certificate accounts, the amount of early withdrawal penalty for your account is based on the term of your account. The penalty schedule is as follows:

If any part of the principal is withdrawn during the first six (6) days of each term, a penalty of seven (7) days' dividends will be imposed.

If any part of the principal is withdrawn during the first seven (7) days through one (1) year of each term, a penalty of one-hundred eighty 180 days' dividends will be imposed.

If any part of the principal is withdrawn after one (1) year of each term, a penalty of three-hundred sixty five 365 days' dividends will be imposed.

**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:

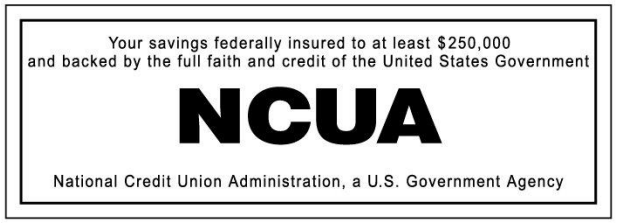
(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(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.

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

**11. MEMBERSHIP —** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

| | |
|---|---|
| Par Value of One Share | $5.00 |
| Number of Shares Required | 5 |