Addendum

Checking Account Bonus Disclosure Addendum to the Truth in Savings Disclosure and Account Agreement
Terms and Conditions Applicable to $600 Bonus Checking Account Offer Valid 10/06/2025 through 12/12/2025

The Annual Percentage Yield (APY) for a Classic Checking Account is 0.02% and a Premier Checking Account is 0.05%, and rates are accurate as of 09/25/2025. Rates are variable and subject to change after account opening. There is no minimum balance to open the account or earn the stated APY. Fees or other conditions could reduce earnings. Premier Checking accounts are subject to a monthly minimum balance fee and other fees; see the Premier Checking Account Terms and Fee Schedule for details.

HVCU will deposit a bonus of up to $600 into the account holder's new checking account within five business days after the completion of the 90-day qualification period, provided the account holder fulfills the following criteria:

1) To be eligible for the $300 Checking Account Bonus:
   - Open your first new HVCU consumer checking account by December 12, 2025.
   - Within the first 90 calendar days of account opening:
     - Receive qualifying direct deposits totaling at least $1,500. A "qualifying direct deposit" is a direct deposit of regular monthly income, such as your salary, pension, or Social Security benefits, which are made by your employer or other payer, using account and routing numbers that you provide to them. Examples of non-qualifying direct deposits and transfers include: your initial ACH deposit to open the account, teller deposits, wire transfers, debit card transfers, ATM transfers or deposits, or Internet or Mobile banking transfers or deposits. Offer subject to member verification.
     - Enroll in Online Banking
     - Enroll in eStatements
2) To be eligible for the $300 Credit Card Bonus:
   - Meet all qualification criteria for the $300 Checking Account Bonus.
   - Open and activate your first new HVCU Visa® Platinum, Platinum Rewards, or Signature Credit Card within 30 calendar days of the date the checking account is opened. The checking account must be opened no later than December 12, 2025, to be eligible.

Additional Terms:

This offer is valid only for new checking accounts opened by members residing in Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, and Sullivan Counties that meet the above criteria. Members may earn a $300 bonus for meeting the checking account criteria, and an additional $300 bonus for meeting the credit card criteria, for a total of up to $600. To qualify for this offer, the checking account must be your first HVCU checking account. Only Personal Classic and Premier checking accounts are eligible for this offer. Secured credit cards are not eligible for this offer. Members must be at least 18 years of age at the time of account opening. Account must be in good standing and the qualifications satisfied to receive bonus. Good standing means you have on deposit at least the par value of one full share ($0.01) in the regular share savings account, have no delinquent loans (payment is not more than 30 days late), and have a positive balance in all share accounts. May be subject to IRS reporting; please consult your tax advisor. HVCU expressly reserves the right to modify or terminate this promotion at its discretion at any time and without further notice provided to you. Promotional offers cannot be combined. No exceptions will be made or considered. This account is subject to all the terms and conditions stated in the Truth in Savings Disclosure and Account Agreement and this checking Account Bonus Disclosure Addendum as they may be amended from time to time and which are incorporated by reference.

HudsonValley®
CREDIT UNION

MK16655 - 10/2025