

Addendum

to the Truth in Savings Disclosure, v33

Effective 9/1/2024

Effective September 1, 2024 the following provision has been revised:

Truth in Savings Disclosures; Dividend Payments and Minimum Balance Requirements; 12 Month Flex Certificate Account Regular & IRA

³Flex certificate accounts have a variable dividend rate and APY that changes quarterly, or four times per year. *Flex certificate accounts opened or renewed before 9/1/2024:* The APY is determined by adding .25% to the 3-month Treasury Bill auction investment rate on the last Thursday of each quarter. *Flex certificate accounts opened or renewed on or after 9/1/2024:* The APY is based on the Effective Federal Funds Rate (EFFR) in effect on the last Thursday of each quarter. The dividend rate is subsequently calculated based on the indexed APY and may change after account opening.

The 12 Month Flex Certificate Account Regular & IRA:

Dividends are compounded quarterly and credited monthly. The dividend period is monthly. The minimum balance required to open an account and earn dividends is \$750.



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