

Addendum

to the Truth in Savings Disclosure, v34

Effective 09/04/2025

Effective 09/04/2025 the following provisions have been revised:

Money Market Accounts. A money market account may not be used to establish membership. All money market accounts are subject to the applicable disclosures set forth in this Agreement, including the conditions set forth in Transaction Limitations. If funds are not sufficient in this account to cover items you have written, they are returned and a fee is assessed. If the withdrawals or transfers within a calendar month exceed an aggregate of six transactions, a fee is assessed for each withdrawal or transfer in excess of the permitted six. Checks are not returned with statements and a fee is assessed for each check copy you request. *The Money Market Account is subject to a monthly fee in accordance with the Fee Schedule. To avoid the imposition of the fee, you must maintain a minimum daily balance of \$1,000.*

Dividend Payments and Minimum Balance Requirements

Tiered Money Market. The minimum balance required to open a Tiered Money Market Account is increasing from \$500 to \$1,000.



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