Rocky Mountain CREDIT UNION

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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 10/01/2026

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

	Dividend Rate / Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Certificate**	See Separate Rate Sheet	Fixed	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
90 Day									
180 Day									
12 Month									
18 Month									
24 Month									
36 Month									
48 Month									
60 Month									
☐ **Children's Certificate**		Fixed	$250.00	Monthly	Monthly	Account's Term	Allowed – No Limit	Allowed – See Transaction Limitations Section	Automatic
18 Month									
☐ **IRA Certificate**		Fixed	$2,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
12 Month									
18 Month									
24 Month									
36 Month									
48 Month									
60 Month									
☐ **Vault Certificate**		Fixed	$1.00	Monthly	Monthly	Account's Term	Allowed - $10.00 Deposit Required Monthly	Allowed – See Transaction Limitations Section	Automatic
12 Month									
☐ **Special Certificate**		Fixed	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
15 Month									

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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 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. At your option, you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends 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 Share Savings or Youth 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 the average daily balance method which applies 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.

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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

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 of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

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 all certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 90 day and 180 day	30 days' dividends
Terms of 12 to 17 months	180 days' dividends
Terms of 18 to 23 months	210 days' dividends
Terms of 24 to 35 months	270 days' dividends
Terms of 36 to 47 months	360 days' dividends
Terms of 48 to 59 months	540 days' dividends
Terms of 60 months	720 days' dividends

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) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, you will not be paid dividends after the maturity date. Upon maturity, the account balance will be paid to you by check or transferred to another account of yours. For Special Certificate accounts, your account will automatically renew as a Certificate account with the closest term (i.e. 22 month will renew as a 24 month).

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	$20.00
Number of Shares Required	1

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured.