TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/01/2026

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

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	
Park View Rewards	**4.909%** / **5.00%**	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	$5.00	—	Daily Balance	Account limitations apply.
Savings	$25,000.00 and below **0.050%** / **0.05%** $25,000.01 or greater **0.100%** / **0.10%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
HSA Shares	$5,000.00 and below **0.200%** / **0.20%** $5,000.01 or greater **0.996%** / **1.00%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
IRA Shares	**0.200%** / **0.20%**	Quarterly	Quarterly	Quarterly (Calendar)	$250.00	—	—	Daily Balance	Account limitations apply.
Electrum Checking **Qualifications Met (See Section 2)**	Platinum $25,000.00 and below **4.889%** / **5.00%** $25,000.01 or greater **0.150%** / **5.00%** to **0.15%** Gold $10,000.00 and below **4.889%** / **5.00%** $10,000.01 or greater **0.150%** / **5.00%** to **0.15%** Silver $10,000.00 and below **1.490%** / **1.50%** $10,000.01 or greater **0.150%** / **1.50%** to **0.15%** Lite $10,000.00 and below **1.490%** / **1.50%** $10,000.01 or greater **0.150%** / **1.50%** to **0.15%**	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualifications Not Met (See Section 2)	Base **0.050%** / **0.05%**								

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Specialty Club ¨ Vacation Club ¨ Christmas Club	**0.200% / 0.20%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Traditional Money Market **Qualifications Met** **(See Section 2)** **Qualifications Not Met** **(See Section 2)**	Platinum $25,000.00 and below **3.057% / 3.10%** $25,000.01 to $75,000.00 **3.076% / 3.12%** $75,000.01 to $100,000.00 **3.105% / 3.15%** $100,000.01 to $200,000.00 **3.154% / 3.20%** $200,000.01 or greater **3.203% / 3.25%** Gold $25,000.00 and below **2.570% / 2.60%** $25,000.01 to $75,000.00 **2.589% / 2.62%** $75,000.01 to $100,000.00 **2.618% / 2.65%** $100,000.01 to $200,000.00 **2.667% / 2.70%** $200,000.01 or greater **2.716% / 2.75%** Silver/Lite $25,000.00 and below **1.588% / 1.60%** $25,000.01 to $75,000.00 **1.608% / 1.62%** $75,000.01 to $100,000.00 **1.638% / 1.65%** $100,000.01 to $200,000.00 **1.687% / 1.70%** $200,000.01 or greater **1.736% / 1.75%** Base $25,000.00 and below **1.094% / 1.10%** $25,000.01 to $75,000.00 **1.114% / 1.12%** $75,000.01 to $100,000.00 **1.144% / 1.15%** $100,000.01 to $200,000.00 **1.193% / 1.20%** $200,000.01 or greater **1.243% / 1.25%**	Monthly	Monthly	Monthly (Calendar)	$1,500.00	$1,500.00	—	Daily Balance	—

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 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. Savings, HSA Shares, Electrum Checking, and Traditional Money Market 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 Savings, HSA Shares, and Traditional Money Market 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. For Electrum Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For Electrum Checking and Traditional Money Market, please refer to section 2 for additional details about these accounts.

2. ELECTRUM CHECKING and TRADITIONAL MONEY MARKET ACCOUNTS — The Electrum Checking and Traditional Money Market accounts are Tiered Rate accounts. If you meet all qualifications during a calendar month, the applicable Dividend Rate and Annual Percentage Yield (APY) listed for the account in the Rate Schedule will apply.

For Platinum, qualifications require: 1) the primary member is age 65 or older; 2) a minimum of $5,000.00 in ACH deposits to the Electrum Checking account each month; and 3) an average account balance of $150,000.00 or more. The average account balance encompasses all accounts held under a single Park View account number.

For Gold, qualifications require: 1) a minimum of fifteen (15) debit card purchases that post and settle to the Electrum Checking account each month; and 2) a minimum of $1,500.00 in ACH deposits to the Electrum Checking account each month; however, qualifications may alternatively be met when: 1) the primary member is age 65 or older; 2) a minimum of $1,500.00 in ACH deposits to the Electrum Checking account each month; and 3) an average account balance of $100,000.00 or more. The average account balance encompasses all accounts held under a single Park View account number.

For Silver, qualifications require: 1) a minimum of five (5) debit card purchases that post and settle to the Electrum Checking account; and 2) a minimum of $500.00 in ACH deposits to the Electrum Checking account each month; however, qualifications may alternatively be met when: 1) the primary member is age 65 or older; 2) a minimum of $500.00 ACH deposits to the Electrum Checking account each month; and 3) an average account balance of $50,000.00 or more. The average account balance encompasses all accounts held under a single Park View account number.

For the Lite, qualifications require: 1) the primary member is age 23 or younger; and 2) a minimum of five (5) debit card purchases that post and settle to the Electrum Checking account each month.

The monthly qualified cycle is defined as the period beginning on the first calendar day of the month and ending on the last calendar day of the month. For Electrum Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For Traditional Money Market 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. For Electrum Checking accounts, if you do not meet all of the qualification requirements during the monthly qualification cycle, the dividend rate and annual percentage yield as listed for the qualifications not met in the Rate Schedule will apply to the entire balance. For Traditional Money Market accounts, if you do not meet all of the qualification requirements during the monthly qualification cycle, the dividend rate and annual percentage yield as listed for the qualifications not met in the Rate schedule will apply. If you qualify for multiple Electrum tiers, you will receive the highest applicable benefit available to you.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. 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. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Park View Rewards 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 Park View Rewards and Traditional Money Market accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not met during each day of the calendar month, you will be charged a service fee as stated in the Schedule of Fees and Charges. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after May 20 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Vacation Club account, you may close it. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 20 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. For HSA Shares accounts, withdrawals are limited by HSA account regulations. See your HSA disclosure for more information. For IRA Shares accounts, withdrawals are limited by retirement account regulations. See your IRA disclosure for more information. For Park View Rewards Accounts, after the initial opening deposit, additional deposits can only be made through credit union initiated rewards/promotions, dividend transfers, or the round up feature described below. For Savings, Electrum Checking, and Traditional Money Market accounts, no account limitations apply.

8. ROUND UP FEATURE —

a. For Electrum Checking accounts, when you enroll in the Round Up feature, the Credit Union will round up the amount of any debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your Park View Rewards or other account of your choice.

b. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, the Credit Union will not round up purchases posted on that business day and will cancel the daily round up transfer for that day.

c. If your debit card purchase is subsequently cancelled or reversed after it has posted, the corresponding daily round up transfer will remain in your Park View Rewards Account. Credit transactions or adjustments will not be rounded up.

d. The Credit Union reserves the right to cancel or modify the Round Up feature at any time.

9. 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

10. 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	1

11. RATES — The rates provided in or with the Rate 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.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

LOCATIONS

1675 Virginia Avenue
Harrisonburg, VA 22802
(540) 434-6444

305 Mason Street
Dayton, VA 22821
(540) 434-6444

407 South Main Street
Broadway, VA 22815
(540) 434-6444

1491 Virginia Avenue
Harrisonburg, VA 22802
(540) 434-6444

210 Virginia Avenue
Bridgewater, VA 22812
(540) 434-6444

1130 Highlands Place
Harrisonburg, VA 22801
(504) 434-6444

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