Park View
FEDERAL CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

CERTIFICATE #: **BALANCE:** **EFFECTIVE DATE:** 09/01/2026 **MATURITY DATE:**

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
Bump Up Certificate		Variable Rate - Member has discretion	$10,000.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Not Automatic
☐ 24 Month	**2.967%** / **3.00%**								
☐ 60 Month	**2.820%** / **2.85%**								
Certificate Special		Fixed Rate		Quarterly	Quarterly	Account's Term	Allowed – No Limit See Transaction Limitations section	Allowed - See Transaction Limitations section	Not Automatic
☐	/								
☐ Grow With Me Certificate		Variable Rate	$100.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Not Automatic
See Section 2 for Term	$0.00 to $50,000.00 **4.909%** / **5.00%** $50,000.01 or greater **0.150%** / **0.15%**								
Individual Retirement Account Certificate		Fixed Rate	$90,000.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
☐ 12 Month	**3.309%** / **3.35%**								
☐ 24 Month	**3.162%** / **3.20%**								
☐ 36 Month	**3.162%** / **3.20%**								
☐ 60 Month	**3.016%** / **3.05%**								
Regular Fixed Rate Certificate		Fixed Rate	$90,000.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
☐ 6 Month	**3.113%** / **3.15%**								
☐ 12 Month	**3.260%** / **3.30%**								
☐ 18 Month	**3.113%** / **3.15%**								
☐ 24 Month	**3.113%** / **3.15%**								
☐ 30 Month	**3.309%** / **3.35%**								
☐ 36 Month	**3.113%** / **3.15%**								
☐ 48 Month	**2.742%** / **2.77%**								
☐ 60 Month	**2.967%** / **3.00%**								

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RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Health Savings Account Certificate									
☐ 12 Month	**3.260%** / **3.30%**	Fixed Rate	$1,000.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
☐ 24 Month	**3.113%** / **3.15%**								
☐ 36 Month	**3.113%** / **3.15%**								
☐ 60 Month	**2.967%** / **3.00%**								
Individual Retirement Account Certificate									
☐ 12 Month	**3.260%** / **3.30%**	Fixed Rate	$1,000.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
☐ 24 Month	**3.113%** / **3.15%**								
☐ 36 Month	**3.113%** / **3.15%**								
☐ 60 Month	**2.967%** / **3.00%**								
Regular Fixed Rate Certificate									
☐ 6 Month	**3.065%** / **3.10%**	Fixed Rate	$1,000.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
☐ 12 Month	**3.211%** / **3.25%**								
☐ 18 Month	**3.065%** / **3.10%**								
☐ 24 Month	**3.065%** / **3.10%**								
☐ 30 Month	**3.260%** / **3.30%**								
☐ 36 Month	**3.065%** / **3.10%**								
☐ 48 Month	**2.693%** / **2.72%**								
☐ 60 Month	**2.918%** / **2.95%**								

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 Certificate Special, Individual Retirement Account Certificate, Health Savings Account Certificate and Regular Fixed Rate Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Bump Up Certificate account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. The following additional limitations apply to the dividend rate paid on your Bump Up Certificate account(s): The rate increase must match the current posted rate for the original term of Certificate. 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. For Grow With Me Certificate accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union's Board of Directors. Grow With Me Certificate 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 tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. DIVIDEND PERIOD — For Grow With Me Certificate accounts, the dividend period is from the date the account is opened and ends on the date you reach your 18th birthday. For other accounts, 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. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or 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 Membership Share 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 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.

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.

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 subject to the early withdrawal penalties stated below. For Certificate Special accounts, all deposited funds must come from a source outside of the credit union.

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 Grow With Me Certificate accounts, the amount of the early withdrawal penalty for your account is 365 days' dividends. For Bump Up Certificate, Certificate Special, Individual Retirement Account Certificate, Health Savings Account Certificate, and Regular Fixed Rate 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 36 months or less	90 days' dividends
Terms of greater than 36 months	180 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. If dividends have already been paid or withdrawn to another account, 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 70½ 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 ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Certificate Special accounts do not automatically renew for another term. The account balance will be transferred to the 12 month Regular Fixed Rate Certificate account at the prevailing rate with a $1,000.00 minimum opening balance. Bump Up accounts do not automatically renew for another term. For the 24 month Bump Up, the account balance will be transferred a 24 month Regular Fixed Rate Certificate account at the prevailing rate with a $1,000.00 minimum opening balance. For the 60 month Bump Up, the account balance will be transferred a 60 month Regular Fixed Rate Certificate account at the prevailing rate with a $1,000.00 minimum opening balance. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date.

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	$5.00
Number of Shares Required	1

LOCATIONS

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

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

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

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

407 South Main Street
Broadway, VA 22815
(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