



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 09/01/2023

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 0.150% / 0.15% \$25,000.01 or greater 0.200% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
HSA Shares	\$5,000.00 and below 0.100% / 0.10% \$5,000.01 or greater 0.399% / 0.40%	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.
Simple Choice Checking	\$25,000.00 and below 0.050% / 0.05% \$25,000.01 or greater 0.100% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Premium Advantage Checking	\$10,000.00 and below 0.050% / 0.05% \$10,000.01 to \$25,000.00 0.050% / 0.05% \$25,000.01 to \$100,000.00 0.100% / 0.10% \$100,000.01 or greater 0.200% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25,000.00	—	Daily Balance	—

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	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	
Electrum Checking Qualifications Met (See Section 2)	Electrum 15 \$10,000.00 and below 4.889% / 5.00% \$10,000.01 or greater 0.250% / 5.00 - 0.25%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	Account limitations apply.
Electrum 5 \$10,000.00 and below 1.490% / 1.50% \$10,000.01 or greater 0.100% / 1.50 - 0.10%									
Electrum Lite (age 23 and below) \$10,000.00 and below 1.490% / 1.50% \$10,000.01 or greater 0.100% / 1.50 - 0.10%									
Qualifications Not Met (See Section 2)	0.030% / 0.03%								
Specialty Club <input type="checkbox"/> Vacation Club <input type="checkbox"/> Christmas Club	0.200% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Investment Money Market	\$2,500.00 and below 0.000% / 0.00% \$2,500.01 to \$25,000.00 1.243% / 0.00 - 1.12% \$25,000.01 to \$50,000.00 1.391% / 1.12 - 1.26% \$50,000.01 to \$100,000.00 1.736% / 1.26 - 1.51% \$100,000.01 to \$250,000.00 2.129% / 1.51 - 1.89% \$250,000.01 or greater 2.960% / 1.89 - 3.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Traditional Money Market	\$25,000.00 and below 2.031% / 2.05% \$25,000.01 to \$75,000.00 2.031% / 2.05% \$75,000.01 to \$100,000.00 2.080% / 2.10% \$100,000.01 to \$200,000.00 2.080% / 2.10% \$200,000.01 or greater 2.080% / 2.10%	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	—	Daily Balance	Account limitations apply.

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, Simple Choice Checking, Premium Advantage Checking, Electrum Checking, Investment Money Market, 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, Simple Choice Checking, Premium Advantage Checking, 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 Investment Money Market accounts, each dividend rate will apply only to that portion of the account balance within each balance range. The Electrum Checking account is a tiered rate account. Please refer to section 2 for additional details about this account.

2. ELECTRUM CHECKING ACCOUNTS — The Electrum Checking account is a Tiered Rate account. If you meet all of the qualifications during the calendar month, the applicable Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. For the Electrum 15, the monthly qualifications include: 1) make fifteen (15) debit card purchases that post and settle to your account; and 2) have \$1,500.00 ACH deposits each month. For the Electrum 5, the monthly qualifications include: 1) make five (5) debit card purchases that post and settle to your account; and 2) have \$500.00 ACH deposits each month. For the Electrum Lite, the monthly qualifications include: 1) make five (5) debit card purchases that post and settle to your account. 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. If you meet the qualification requirements during the monthly qualification cycle, the first dividend rate and annual

percentage yield listed in the Rate Schedule will apply if your balance is from \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. 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. 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 Premium Advantage Checking accounts, there is a minimum average daily balance required to avoid a service fee for the calendar month. If the minimum average daily balance requirement is not met, 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 Investment and Traditional Money Market accounts, no more than three (3) transfers may be made by check or draft to a third party in any month. If you exceed the limitation, your account may be subject to a \$5.00 per item fee. For Park View Rewards Accounts, after the initial opening deposit, additional deposits can only be made through credit union initiated rewards/promotionals, dividend transfers, or the round up feature described below. For Savings, Simple Choice Checking, Premium Advantage Checking, and Electrum Checking accounts, no account limitations apply.

8. ROUND UP FEATURE—

a. For Simple Choice Checking, Premium Advantage Checking, and 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 Account.

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

