MTCU
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Midland, TX 79708
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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 06/23/2025

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	
Regular Share/Special Tiered Savings	$100.00 to $9,999.99 0.05 / 0.05 $10,000.00 to $24,999.99 0.20 / 0.20 $25,000.00 to $49,999.99 0.25 / 0.25 $50,000.00 or greater 0.45 / .045	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	$24,999.99 or below 0.46 / 0.46 $25,000.00 to $49,999.99 0.59 / 0.59 $50,000.00 to $98,999.99 0.71 / 0.71 $99,000.00 or greater 0.84 / 0.84	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Money Market Share	$2,500.00 to $24,999.99 0.73 / 0.73 $25,000.00 to $49,999.99 0.84 / 0.84 $50,000.00 to $98,999.99 0.94 / 0.94 $99,000.00 or greater 1.16 / 1.16	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
MTCU Basic Checking	—	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	—	—
Fresh Start Checking	—	—	—	—	$100.00	—	—	—	Account limitations apply

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RATE SCHEDULE (cont.)									
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	
Kasasa Saver Qualifications Met (see Section 2) Qualifications not met (see Section 2)	$10,000.00 or less / $10,000.01 or greater / /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply
Kasasa Cash Qualifications Met (see Section 2) Qualifications not met (see Section 2)	$10,000.00 or less / $10,000.01 or greater / /	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Average Daily Balance	Account limitations apply
Kasasa Cash Back	—	—	—	—	$25.00	—	—	—	Account limitations apply
InControl Checking	—	—	—	—	$25.00	—	—	—	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 Regular Share/Special Tiered Savings, IRA Savings, Money Market Share, Kasasa Saver, and Kasasa Cash 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Share/Special Tiered Savings, IRA Savings, Money Market Share, Kasasa Saver, and Kasasa Cash 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, 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. The Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. KASASA ACCOUNTS — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements you must: 1) make 12 debit card purchases that post and settle to your account; and 2) have one ACH debit or credit post and settle to your account. The monthly qualification cycle is defined as a period beginning on the first day of the statement cycle and ending on the last day of the statement cycle in which dividends are paid.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of $10,000.00 or less and will earn the second dividend rate tier and range of annual percentage yields on balances $10,000.01 or greater. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash or Kasasa Cash back account, the third dividend tier and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of $10,000.00 or less and will earn the second dividend rate tier and range of annual percentage yields on balances $10,000.01 or greater. In addition, we will assess ATM surcharges and will refund up to $25.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account, and dividends will not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 3.00% cash back on debit card purchases up to $250 that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. The maximum cash back you may receive is $7.50 per month. In addition, we will assess ATM surcharges and will refund up to $25.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and no ATM fees will be refunded 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 Regular Share/Special Tiered Savings, IRA Savings, Money Market Share, Kasasa Saver, and Kasasa Cash 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 any 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 Money Market Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share/Special Tiered Savings accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Money Market Share accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying 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. 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 Regular Share/Special Tiered Savings, Money Market Share, and Kasasa Saver accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Fresh Start Checking accounts, you must have direct deposit and the account must be open for a minimum of one year. For Kasasa Saver, Kasasa Cash, Kasasa Cash Back, and InControl Checking accounts, you must enroll in and receive eStatements. If you are not enrolled to receive eStatements, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For IRA Savings and MTCU Basic Checking accounts, no account limitations apply.

8. 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.

9. 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	$25.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration 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.

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

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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