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BUSINESS TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 01/15/26									
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.									
BUSINESS RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS See Section 8
	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	
Select Business Savings	0.01% / 0.01% 0.03% / 0.03% 0.05% / 0.05% 0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$0.01	—	\$50.00 \$1,000.00 \$2,500.00 \$5,000.00	Average Daily Balance	Account limitations apply.
Select Business Tiered Money Market	0.01% / 0.01% 0.01% / 0.01% 0.03% / 0.03% 0.25% / 0.25% 0.40% / 0.40% 0.50% / 0.50% 0.60% / 0.60% 0.80% / 0.80% 3.93% / 4.00% 3.93% / 4.00%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01 \$500.00 \$1,000.00 \$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00 \$250,000.00 \$1,000,000.00	Average Daily Balance	Account limitations apply.
Business Freedom Checking	0.00% — 0.00%	—	—	—	—	—	—	—	Account limitations apply.
Business Rewards Checking Tier 1 and Tier 2	0.00% — 0.00%	—	—	—	—	\$5,000 for Tier 1 or \$15,000 for Tier 2 or combination of services (See Section 2)	—	—	Account limitations apply.

Business Rate Schedule									
Account Type	Dividends				Balance Requirements				Account Limitations See Section 8
	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	
Business High Rate Checking Tier 1 and Tier 2	\$0.01 to \$10,000.00 Qualifications Met	6.20% / 7.00%	Monthly	Monthly (Calendar)	—	\$5,000 for Tier 1 or \$15,000 for Tier 2 or combination of services (See Section 3)	\$0.01-\$10,000.00	Average Daily Balance	Account limitations apply.
	\$0.01 to \$10,000.00 Qualifications Not Met	0.05% / 0.05%					\$10,000.01-\$25,000.00		
	\$10,000.01 to \$25,000.00 Qualifications Met	6.20% / 7.00%					\$25,000.01-\$50,000.00		
	\$10,000.01 to \$25,000.00 Qualifications Not Met	0.10% / 0.10%					\$50,000.01 or greater		
	\$25,000.01 to \$50,000.00 Qualifications Met	0.15% / 3.58% to 7.00%							
	\$25,000.01 to \$50,000.00 Qualifications Not Met	0.15% / 0.15%							
	\$50,000.01 or greater Qualifications Met	0.20% / 0.20% to 3.57%							
	\$50,000.01 or greater Qualifications Not Met	0.20% / 0.20%							

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 Select Business Savings, Select Business Tiered Money Market, Business High Rate Checking Tier 1, and Business High Rate Checking Tier 2 accounts, the dividend rate and annual percentage yield may change at any time 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. The Select Business Savings accounts are tiered rate accounts. If your average daily balance is from \$50.00 to \$999.99, the first dividend

rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$1,000.00 to \$2,499.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$2,500.00 to \$4,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$5,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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 Select Business Tiered Money Market accounts are tiered rate accounts. If your average daily balance is from \$0.01 to \$499.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$500.00 to \$999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$1,000.00 to

\$2,499.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$2,500.00 to \$9,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 to \$24,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 to \$49,999.99, the sixth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000.00 to \$99,999.99, the seventh dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 to \$249,999.99, the eighth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$250,000.00 to \$999,999.99, the ninth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$1,000,000.00 or greater, the tenth dividend rate and annual percentage yield listed for this account will apply.

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 Business High Rate Checking accounts are tiered rate accounts. If your average daily balance is from \$0.01 to \$10,000.00, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$10,000.01 to \$25,000.00, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.01 to \$50,000.00 the fourth dividend rate and annual percentage yield will apply. If your average daily balance is \$50,000.01 and above the fourth dividend rate will apply. 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 Business High Rate Checking accounts that meet qualifications, the rate disclosed will be applied up to the first \$25,000.00 and any balance over \$25,000.00 will earn the annual percentage yield for that respective tier.

2. BUSINESS REWARDS CHECKING ACCOUNTS

For Business Rewards Checking Tier 1 and Tier 2 accounts, if you have a savings account with an average daily balance of \$25,000.00 or more or presence of a line of credit or loan in good standing your monthly service fee will be waived. For Business Rewards Checking Account Tier 1 and Tier 2 accounts, the first three statement cycles after account opening the service fee is waived.

To qualify for rewards you must: a) make 12 or more debit card signature based purchases that post to your account; and b) be enrolled to receive e-statements. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month through the last day of the calendar month. Debit card signature based purchases may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the rewards. You will earn 1 point for every \$5.00 spent by signature-based debit transactions. Rewards are credited on a monthly basis and may be redeemed as statement credits, gift cards, merchandise or charity through Amplifi mall. For additional information regarding Amplifi mall refer to our website. You may also redeem as cash back (\$25.00 min), Pay with Points, Checkout with Points, and Fuel with Points.

3. BUSINESS HIGH RATE CHECKING ACCOUNT

For Business High Rate Checking Tier 1 and Tier 2

accounts, if you have a savings account with an average daily balance of \$25,000.00 or more or presence of a line of credit or loan in good standing your monthly service fee will be waived. For Business High Rate Checking Tier 1 and Tier 2 accounts, the first three statement cycles after account opening the service fee is waived.

For Business High Rate Checking Tier 1 and Tier 2, you may qualify for a high rate on first \$0.01 to \$25,000.00 if you meet the applicable minimum qualification requirements during the monthly qualification cycle. To meet the minimum qualifications requirements, you must: a) make 12 or more debit card signature-based purchases that post to your account; b) be enrolled to receive e-statements; and c) \$50,000 combined active advanced loan dollars in good standing (includes line of credit but not credit card balances). The monthly qualification cycle is defined as the period beginning on the first day of the calendar month through the last day of the calendar month. Debit card signature-based purchases may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the high dividend rate.

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

5. 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.

6. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

7. 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 Business Rewards Checking and Business

High Rate Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. For Select Business Savings, Select Business Tiered Money Market accounts, and Business High Rate Checking 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 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

8. ACCOUNT LIMITATIONS — For all accounts, if the credit union's data processing system is down (off-line), the credit union reserves the right to limit the maximum daily withdrawal amount to \$100.00 per member. There is a limit of three High Rate Checking and Reward Checking accounts allowed per member. You must be at least 18 years old to open a checking account.

9. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, 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 Business 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. Please refer to the Business Schedule of Fees and Charges for current fee information.

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	\$0.01
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Number of Shares Required	1
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11. RATES - The rates and fees 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 and fee information on your accounts, please call the Credit Union.

BUSINESS SCHEDULE OF FEES AND CHARGES	
CHECKING FEES	
Business Rewards Checking Tier 1	\$15.00/Month waived with an average daily balance of \$5,000.00 and above or combination of services, see section 2
Business Rewards Checking Tier 2	\$25.00/Month waived with an average daily balance of \$15,000.00 and above or combination of services, see section 2
Business High Rate Checking Tier 1	\$15.00/Month waived with an average daily balance of \$5,000.00 and above or combination of services, see section 3
Business High Rate Checking Tier 2	\$25.00/Month waived with an average daily balance of \$15,000.00 and above or combination of services, see section 3
Business Analyzed Account	\$35.00/Month*
OVER LIMIT TRANSACTION COSTS	
Business Freedom Checking	\$0.15/Transaction over 250 per month
Business Rewards Checking and Business High Rate Checking Tier 1	\$0.15/Transaction over 250 per month
Business Reward Checking and Business High Rate Checking Tier 2	\$0.15/Transaction over 500 per month
Business Analyzed Account	\$0.15/Transaction*
AUTOMATIC OVERDRAFT TRANFERS FROM SAVINGS	
Over Three (3) Transfers per Month	\$10.00/Each, lump sum charged at month end
OTHER CHECKING FEES	
Return Check (NSF)	\$28.00 per each submission/resubmission returned for insufficient/uncollected funds
Check Collection	\$20.00/Each
Check Protest	\$20.00/Each
Check Printing Fee	Depends on the style and quantity of checks ordered and related charges
Check Stop Payment Unassisted (Online)	\$15.00 Each

Check Stop Payment Assisted (Financial Center/Member Contact Center)	\$30.00 Each
ACH Stop Payment	\$20.00/Each
Official Check Stop Payment* Available only when item is lost or stolen	\$20.00/Each
Official Check Copy	\$3.00/Each
Official Check (\$50.00 minimum)	Each month: first two free, then \$5.00 each
RESEARCH REQUESTS	
Copies of Checks, Slips, Etc.	\$2.00/Each Item
Account Research/Reconciliation	\$20.00/Hour
Statement Copies	\$2.00/Statement
Account History and Copy	\$1.00/Inquiry (First history inquiry per month is free)
Legal Paper Processing	Varies based on circumstance
WIRE TRANSFERS	
Bank to Bank Wire	\$15.00/Each
ATM/POS Transactions	
AmeriCU ATM's	No Fee
Non AmeriCU (Foreign) ATM Fee	\$1.25/Each for Withdrawals, Inquiries and Transfers
DEBIT CARD FEES	
Non-Sufficient Funds	\$28.00 per each submission
Priority Mail Express Fee	\$30.00
Receipt Copies for Debit Cards	\$5.00
Card Replacement	\$10.00
PREAUTHORIZED EFT FEES	
Non-Sufficient Funds (Return Item)	\$28.00 per each submission/resubmission
ONLINE BILL PAYMENT SERVICE FEES	
Online Bill Pay Service	No Fee
Online Check Copy	No Fee
Online Reactivation	No Fee
Expedited Payment	\$9.95
Overnight Check Payment	\$25.00
SAFE DEPOSIT BOX FEES*	
Annual Rental	
3 x 5 Box	\$30.00
3 x 10 Box	\$50.00
5 x 10 Box	\$70.00
10 x 10 Box	\$100.00
Replace Lost Safe Deposit Box Key	\$12.00

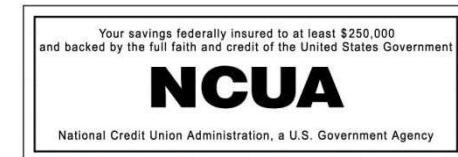
*Available only at Black River Blvd., Rome Branch Office

MISCELLANEOUS FEES	
Third Party Check Cashing	\$5.00, Members cashing a check for a non-member
Check Cashing if you only have a Savings account	\$2.00/Each (Waived with qualifying relationship)
ACH Posting	\$10.00/Each
Coin (Special order full boxes)	\$2.50/Box
Night Drop Bag	\$5.00 per 10
Replace Lost Night Deposit Key	\$12.00
Canadian Check Processing	\$10.00/Each
Red Zipper Bags	\$3.00 Each

All Fees subject to change at the discretion of AmeriCU Credit Union

Effective Date:

01/15/26



* Earnings credit is a monthly credit equivalent to 1% flat rate against the average daily balance that can be used to credit the fees for services for the Business Analyzed Account. Rate is subject to change without notice.