AmeriCU CREDIT UNION
1916 Black River Boulevard
Rome, NY 13440
800.388.2000 | americu.org

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
11/23/2026

The rates, fees and terms applicable to your account at AmeriCU 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	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	
Prime Savings Share Accounts	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	---
No Dividend Prime Share Accounts	---	---	---	---	$0.01	---	---	---	---
Stars & Stripes Savings Share Accounts	0.01% / 0.01% 0.03% / 0.03% 0.05% / 0.05% 0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	$0.01	----	$0.01 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	---
Rising Star Savings Share Accounts	0.01% / 0.01% 0.03% / 0.03% 0.05% / 0.05% 0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	$0.01	----	$0.01 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	---
Holiday Club Savings Share Accounts	0.01% / 0.01% 0.03% / 0.03% 0.05% / 0.05% 0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	----	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account limitations apply. See section 11.

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Vacation Club Savings Share Accounts	0.01% / 0.01% 0.03% / 0.03% 0.05% / 0.05% 0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	----	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	---
High Rate Money Market Share Accounts Qualifications Met	0.25% / 0.25% 1.24% / 1.25% 1.49% / 1.50% 1.98% / 2.00% 2.47% / 2.50% 2.72% / 2.75% 2.96% / 3.00%						$0.01 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $999,999.99 $1,000,000.00 to Over		
Qualifications Not Met	0.25% / 0.25% 0.40% / 0.40% 0.50% / 0.50% 0.60% / 0.60% 0.80% / 0.80% 0.90% / 0.90% 1.00% / 1.00%	Monthly	Monthly	Monthly (calendar)	----	-----	$0.01 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $999,999.99 $1,000,000.00 to Over	Average Daily Balance	---

Money Market Share Accounts	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% 0.90%/ 0.90% 1.00%/ 1.00%	Monthly	Monthly	Monthly (calendar)	----	----	$0.01 $500.00 $1000.00 $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	---
Secured VISA Savings Share Accounts	0.01%/ 0.01% 0.03%/ 0.03% 0.05%/ 0.05% 0.10%/ 0.10%	Monthly	Monthly	Monthly (calendar)	----	---	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account limitations apply. See Section 10.
IRA Savings Share Accounts	0.01%/ 0.01% 0.03%/ 0.03% 0.05%/ 0.05% 0.10%/ 0.10%	Monthly	Monthly	Monthly (calendar)	----	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	---
HSA Savings Accounts	1.00%/ 1.00% 1.09%/ 1.10% 1.19%/ 1.20% 1.29%/ 1.30% 1.39%/ 1.40% 1.49%/ 1.50%	Monthly	Monthly	Monthly (calendar)	----	----	$25.00 $2,500.00 $5,000.00 $10,000.00 $50,000.00 $100,000.00	Average Daily Balance	---
HSA Checking Accounts	1.00%/ 1.00% 1.09%/ 1.10% 1.19%/ 1.20% 1.29%/ 1.30% 1.39%/ 1.40% 1.49%/ 1.50%	Monthly	Monthly	Monthly (calendar)	----	----	$25.00 $2,500.00 $5,000.00 $10,000.00 $50,000.00 $100,000.00	Average Daily Balance	---

HSA Money Market	1.00% / 1.00% 1.24% / 1.25% 1.49% / 1.50% 1.74% / 1.75% 1.98% / 2.00% 2.23% / 2.25%	Monthly	Monthly	Monthly (calendar)	----	----	$25.00 $2,500.00 $5,000.00 $10,000.00 $50,000.00 $100,000.00	Average Daily Balance	---
Rewards Checking Accounts (See Section 3)	----	----	----	----	----	----	----	----	---
No Dividend Checking Accounts	----	----	----	----	----	----	----	----	---
Freedom Checking Accounts	----	----	----	----	----	----	----	----	---
Fresh Start Checking	----	----	----	----	----	----	----	----	Account limitations apply. See Section 12.
Fresh Start Basic	----	----	----	----	----	----	----	----	Account limitations apply. See section 13.
High Rate Checking Accounts $0.01 to $10,000.00 Qualifications Met and Qualifying Loan $0.01 to $10,000.00 Qualifications Met $0.01 to $10,000.00 Qualifications Not Met $10,000.01 or greater Qualifications Met and Qualifying Loan $10,000.01 or greater Qualifications Met $10,000.01 or greater Qualifications Not Met	6.78% / 7.00% 5.84% / 6.00% 0.05% / 0.05% 0.15% /0.15% to 7.00% 0.15% /0.15% to 6.00% 0.15% /0.05% to 0.15%	Monthly	Monthly	Monthly (calendar)	----	----	$0.01 - $10,000.00 $10,000.01	Average 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 Prime Savings Share, Stars & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, High Rate Money Market Share, Money Market Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, HSA Checking, HSA Money Market and High Rate Checking 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 Prime Savings Share, Holiday Club Savings, Vacation Club Savings Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, HSA Checking, Money Market Share, and HSA Money Market Share accounts are Tiered Rate 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 High Rate Checking account is a tiered rate account, refer to section 2 for more details. The High Rate Money Market account is a tiered rate account, refer to section 4 for more details.

2. HIGH RATE CHECKING ACCOUNT. For High Rate Checking accounts, you may qualify for a high rate on first $.01 to $10,000.00 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; and b) be enrolled to receive e-statements. You may also qualify for an additional rate increase on your first $.01 to $10,000.00 if you meet the above minimum monthly qualifications and if you have a consumer loan with us in good standing (includes Home Equity Line of Credit advanced funds but does not include Credit Cards or Student Loans) with a loan balance of $5,000.00 or more. 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. Balances above $10,000.00 will earn dividends at the rate(s) listed in the Rate Schedule for the applicable tier, depending on whether qualifications requirements were met. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will rebate up to $25.00 in ATM fees assessed at nationwide ATMs we do not own and operate, if you meet the minimum qualification requirements during the monthly qualification cycle. ATM rebates will be paid on the last business day of the month. If you do not meet all the minimum qualifications requirements during the monthly qualification cycle ATM fees will not be rebated to you. You must be at least 18 years old to open a High Rate Checking account. There is a limit of three High Rate Checking and Reward Checking accounts allowed per member.

3. REWARD CHECKING ACCOUNT. For Reward Checking accounts, you may qualify for monthly rewards 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; 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 high dividend rate. ATM transactions, ACH payments and account transfers do not count towards qualifying debit card activity. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn one (1) point for every $5.00 spent on signature based debit card transactions. Qualifying debit card sales transactions include each time you use your AmeriCONNECT Visa Debit Card to make a purchase from a vendor or merchant. These transactions must post and clear your account during each monthly payment cycle. Points may be redeemed for statement credits, gift cards, merchandise, charity through Amplifi mall or for cash back ($25.00 Minimum). New accounts will receive 10,000 bonus points when at least one recurring direct deposit, automatic bill payment through your AmeriREWARDS debit card, or ACH credit posted per month during the first 90 days after account opening. Rewards are earned on signature based debit transactions only. PIN based debit transactions, ATM and ACH transactions are not eligible for rewards. Transaction processing method is determined by the merchant; we are not responsible if a transaction is processed as PIN based debit, even if a PIN is not entered. In addition, we will rebate up to $25.00 in ATM fees assessed at nationwide ATMs we do not own and operate, if you meet the minimum qualification requirements during the monthly qualification cycle. ATM rebates will be paid on the last calendar day of the month. If you do not meet all of the minimum qualifications requirements during the monthly qualification cycle, you will not earn points on your signature based debit card transactions and ATM fees will not be rebated to you. You must be at least 18 years old to open a Reward Checking account. There is a limit of three High Rate Checking and Reward Checking accounts allowed per member.

4. HIGH RATE MONEY MARKET. For the High Rate Money Market annual percentage yield, you must meet the applicable minimum qualification requirements during the monthly qualification cycle. 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. To meet the minimum qualification requirements, you must: a) be enrolled to receive e-statements; and b) have monthly recurring ACH direct deposit of at least $250 per month which must be credited to the member's corresponding membership account. The corresponding membership account is defined as any account maintained under the same account number. The monthly recurring ACH direct deposit is not required to be deposited into the High Rate Money Market account itself. High Rate Money Market Share accounts are tiered rate accounts. If you meet the minimum qualification requirements during the monthly qualification cycle, the "Qualifications Met" dividend rate and annual percentage yield will apply to the balances as listed in the Rate Schedule. If you do not meet the minimum qualification requirements during the monthly qualification cycle the "Qualifications Not Met" dividend rate and annual percentage yield will apply to the balances as listed in the Rate Schedule.

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

6. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends and 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.

7. 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. However, for Holiday Club accounts, any accrued dividends will be paid if you close your account within seven (7) days of the date you open it.

8. BALANCE INFORMATION. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Prime Savings Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Stars and Stripes Savings Share and Rising Star Savings Share accounts, you must be under 18 years of age to open this account. For Prime Savings Share, Star & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, High Rate Money Market Share, Money Market Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, HSA Checking, HSA Money Market, and 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 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 on 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.

9. DATA PROCESSING OFFLINE. If the Credit Union's data processing computer is down (off-line), the Credit Union reserves the right to limit the maximum daily withdrawal amount to $100.00 per member, This applies to all accounts.

10. SECURED VISA SAVINGS SHARE. For Secured VISA Savings Share accounts, you may not make any transfers or withdrawals from your account at any time.

11. HOLIDAY CLUB SAVINGS. For Holiday Club Savings Share accounts, the entire balance will be transferred to your designated share savings account, unless you have instructed us otherwise, on or after November 1st and the account will remain open.

12. FRESH START CHECKING. For Fresh Start Checking accounts, restrictions on your debit card will apply and check writing will be allowed. Member Privilege, Bill Payment, and Mobile Deposit capabilities not available for this account.

13. FRESH START BASIC. For Fresh Start Basic accounts, restrictions on your debit card will apply and check writing is not allowed on this account. Member Privilege, Bill Payment, and Mobile Deposit capabilities not available for this account.

14. 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.

*The Credit Union's overdraft protection plan for one-time debit transactions is not applicable to business accounts.

**An exception will be made only if you are a non-working member or your employer does not provide direct deposit capabilities.

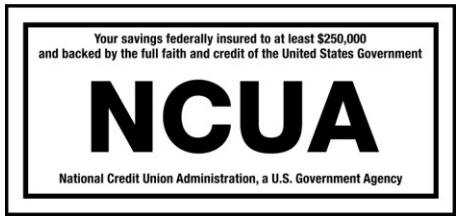
15. BONUS. For new members who are referred by existing members and open a checking account with a debit card, you may be eligible to receive a referral bonus of $50.00. To receive the bonus, you must establish direct deposit and make at least one deposit of $250.00 or more during each of the first two months after your account is opened. If requirements are met, the bonus credit will be applied to your account on the 61st day from account opening. HSA Checking accounts are not eligible for the referral bonus.

16. MEMBERSHIP. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below in your Prime Savings Share account.

Par Value of One Share	$0.01
Number of Shares Required	1

17. 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.

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



CONSUMER SCHEDULE OF FEES AND CHARGES

CHECKING FEES	
Fresh Start Checking and Fresh Start Basic Accounts	
Monthly Maintenance Fee (without direct deposit)	$9.95
Monthly Maintenance Fee (with direct deposit)	$7.95
Fresh Start Basic – Check Posted	$5.00 /each

OTHER CHECKING FEES	
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
Assisted – Financial Center/Member Contact Center	$30.00 /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 min) (Each month: first two free, then fee for each thereafter)	$5.00 /each

RESEARCH REQUEST FEES	
Copies of Checks, Slips, etc.	$2.00 /each
Account Research / Reconciliation	$20.00 /hour
Statement Copies	$2.00 /statement
Account History+ and Copy (+First inquiry per month is free, then fee for each inquiry thereafter)	$1.00 /each
Legal Paper Processing	Varies based on Circumstance

WIRE TRANSFERS	
Bank to Bank Wire	$15.00 /each

ACH FEES	
ACH Stop Payment	$20.00 /each

DEBIT CARD FEES	
AmeriCU ATM's	No Fee
Non AmeriCU (Foreign) ATM Fee (Withdrawals, Inquiries, and Transfers)	$1.25 /each
Priority Mail Express Fee	$35.00
Receipt Copies for Debit Card	$5.00 /each

CASH VOUCHER REDEMPTION FEES	
Fee will apply to Coinstar redemptions made via cash voucher. Members who are not eligible for a debit card are exempt from this fee.	5% of total machine deposit per transaction

ONLINE BILL PAYMENT SERVICE FEES	
Online Bill Payment Service	No Fee
Online Check Copy	No Fee
Online Reactivation	No Fee
Expedited Payment	$9.95
Overnight Check Payment	$25.00

NON-SUFFICIENT & UNCOLLECTED FUNDS FEES	
Check Returned (submission and resubmission)	$28.00 /each
EFT Returned Item (initial submission)	$28.00 /each

OVERDRAFT PROTECTION FEES	
Courtesy Pay (CP Overdraft Fee)**	$28.00 /each
**Refer to the Overdraft Section in the Membership and Account Agreement for additional details.	

AUTOMATIC OVERDRAFT TRANSFERS FROM SAVINGS	
Each month: First three transfers free, then fee for each transfer thereafter – lump sum charged at month end	$10.00 /each

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
Drilling the Box (If member loses both keys and needs access to box)	$125.00
*Available only at Black River Blvd., Rome Branch Office	

MISCELLANEOUS FEES	
Third-Party* Check Cashing (*Member cashing a check for a non-member.)	$5.00 /each
Savings Only* - Check Cashing (*Any member who has a Savings Only Share with an average daily balance under $200.00 will be charged a check-cashing fee of $2.00 per check. This fee is assessed when a member has no other relationships (checking, loans, mortgage, credit cards) with us other than a savings.)	$2.00 /each (waived with qualifying relationship)
Red Zipper Bags	$3.00 /each
Bill Pay Users (per check if over ten written per month)	$1.00 /each

EFFECTIVE DATE

11/23/2026

All fees subject to change at the discretion of AmeriCU Credit Union.