For questions or inquiries, contact:

Alabama State Employees Credit Union
PO Box 231150
Montgomery, AL 36123-1150
334-270-9011 or 800-634-9171
www.yourasecu.com

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: February 2, 2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Regular Share Savings	0.10 %	**0.10 %**	Variable	Quarterly	Quarterly	$5.00	None	$ 5.00
Christmas Club	0.10 %	**0.10 %**	Variable	Quarterly	Quarterly	$5.00	None	$ 5.00
Vacation Club	0.10 %	**0.10 %**	Variable	Quarterly	Quarterly	$5.00	None	$ 5.00
Super Saver:								
$0.00 - $4,999.99	1.50 %	**1.51 %**	Variable	Monthly	Monthly	$100.00	None	$ 0.01
$5,000.00 and up	2.50 %	**2.52 %**	Variable	Monthly	Monthly	$100.00	None	$ 5,000.00
Share Draft (Checking)								
$0.01 - $499.99	0.05 %	**0.05 %**	Variable	Monthly	Monthly	$50.00	None	$ 0.01
$500.00 - $999.99	0.05 %	**0.05 %**	Variable	Monthly	Monthly	$50.00	None	$ 500.00
$1,000.00 - $9,999.99	0.10 %	**0.10 %**	Variable	Monthly	Monthly	$50.00	None	$ 1,000.00
$10,000.00 and up	0.20 %	**0.20 %**	Variable	Monthly	Monthly	$50.00	None	$ 10,000.00
Your Rewards Checking	N/A	N/A	N/A	N/A	N/A	$50.00	None	N/A
Super Saver IRA								
$100.00 and up	1.50 %	**1.51 %**	Variable	Monthly	Monthly	$100.00	None	$100.00

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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 (Savings), Christmas Club, and Vacation Club Accounts:* The dividend rate and Annual Percentage Yield (APY) may change quarterly as determined by our Board of Directors. *For Super Saver, Share Draft (Checking), and Super Saver IRA Accounts:* The dividend rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. There are no limitations on the amount the rate can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The “Month" or "Quarter” begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the 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.

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

6. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

7. TRANSACTION LIMITATIONS. For all accounts except share draft/checking accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to a fee or may be closed. As allowed by applicable law, the categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

8. WRITTEN NOTICE OF WITHDRAWAL. The credit union reserves the right to require a member intending to make a withdrawal greater than $10,000.00 from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

9. NATIONAL CREDIT UNION SHARE INSURANCE FUND. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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KASASA ACCOUNTS

EFFECTIVE DATE: February 2, 2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Kasasa Saver (Qualified):								
$0.01 - $50,000.00	1.00 %	**1.00 %**	Variable	Monthly	Monthly	$5.00	None	$ 0.01
$50,000.01 and up	0.25 %	**0.25 %**	Variable	Monthly	Monthly	$5.00	None	$ 50,000.01
Kasasa Saver (Unqualified)	0.05 %	**0.05 %**	Variable	Monthly	Monthly	$5.00	None	$ 0.01
Kasasa Cash (Qualified):								
$0.01 - $15,000.00	4.00 %	**4.07 %**	Variable	Monthly	Monthly	$50.00	None	$ 0.01
$15,000.01 and up	0.25 %	**0.25 %**	Variable	Monthly	Monthly	$50.00	None	$ 15,000.01
Kasasa Cash (Unqualified)	0.05 %	**0.05 %**	Variable	Monthly	Monthly	$50.00	None	$ 0.01
Kasasa Cash Back	N/A	N/A	N/A	N/A	N/A	$50.00	None	N/A

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. There are no limitations on the amount the rate can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. Dividends will be credited to your Kasasa account on the last day of the current statement cycle.

3. BALANCE COMPUTATION METHOD. We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the 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.

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

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. WRITTEN NOTICE OF WITHDRAWAL. The credit union reserves the right to require a member intending to make a withdrawal greater than $10,000.00 from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

7. Kasasa Saver: Account Overview. Linked with a Kasasa Cash, or Kasasa Cash Back account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) dividends, (b) cash back dollars, (c) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

Kasasa Cash When Linked To Kasasa Saver: When linked to Kasasa Saver and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including $15,000.00 in your Kasasa Cash account earn a dividend rate of 4.00% resulting in a non-compounding APY* of 4.0742%; and average daily balances over $15,000.01 earn a dividend rate of 0.2500% on the portion of the average daily balance over $15,000.01, resulting in a non-compounding range from 0.25% to 0.525% APY depending on the account's average daily balance. When your linked Kasasa Cash account's qualifications are not met during a Monthly Qualification Cycle: ATM withdrawal fees are not refunded and the entire average daily balance in the account earns a dividend rate of 0.0500% resulting in a non-compounding APY of 0.05%. Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle.

*Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of $15,000.00 + $50,000.00 in your Kasasa Cash account and $15,000.00 + $50,000.00 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after an account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

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Reward Distribution.

Kasasa Cash Back When Linked to Kasasa Saver: The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on last day of the current statement cycle.

Additional Information. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. $5.00 minimum deposit is required to open the account. Monthly Direct Deposit/ACH credit, enrollment in online banking, and e-Statements are a condition of Monthly Kasasa Saver's linked Kasasa Cash and Kasasa Cash Back accounts. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements only, paper statements are not allowed with this account) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash, or Kasasa Cash Back account(s). Limit of 1 account(s) per Social Security Number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash, or Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

Linked Accounts: You must have a linked Kasasa Cash, or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash, or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Account Limitations. As A Savings Account: Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated. Contact one of our Financial Services Representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To $250,000 Per Account. Kasasa, Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

8. Kasasa Cash: Account Overview. A free variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account. This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

ASE Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. **We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over three (3) consecutive Statement Cycles.**

We have the right to close this account at any time with written notice to you. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. An ASE Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Cash with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash account and only the Kasasa Cash terms and conditions articulated within this disclosure will apply.

Divdend Rate and Annual Percentage Yield. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle: Kasasa Cash: average daily balances up to and including $15,000.00 in your Kasasa Cash account earn a dividend rate of 4.00% resulting in a non-compounding APY* of 4.0742%; and average daily balances over $15,000.01 earn a dividend rate of 0.2500% on the portion of the average daily balance over $15,000.01, resulting in a non-compounding range from 0.25% to 0.525% APY depending on the account's average daily balance.

Kasasa Saver: average daily balances up to and including $50,000.00 in your Kasasa Saver account earn an APY of 1.0000% and average daily balances over $50,000.01 earn a dividend rate of 0.2500% on the portion of the average daily balance over $50,000.01, resulting in a range from 0.25% to 0.63% APY depending on the account's average daily balance.

When your Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle.

Kasasa Cash: ATM withdrawal fees are not refunded and the entire average daily balance in the account earns a dividend rate of 0.0500% resulting in a non-compounding annual percentage yield of 0.0500%.

Kasasa Saver: the entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.0500% resulting in an annual percentage yield of 0.0500%.

*Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

Qualification Information. To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH payment, ACH credit, or bill pay transaction(s)
- At least a combined total of 12 PIN-based or signature-based debit card purchases or more, each with a minimum purchase amount of $5.00.
- Be enrolled in and have agreed to receive only e-statements rather than paper statements.

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Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit and credit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based or signature-based transactions, non-retail payment transactions and purchases made with debit or credit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle. "Banking Day" means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions.

"Business Day" means a calendar day other than a Saturday, Sunday, or a Federal Holiday. If the Federal Holiday falls on a Sunday, it will be observed the following Monday, which is not a Business Day. "Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Reward Information. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including $15,000.00 in your Kasasa Cash account earn a dividend rate of 4.00% resulting in a non-compounding APY of 4.0742%; and average daily balances over $15,000.01 earn a dividend rate of 0.2500% on the portion of the average daily balance over $15,000.01, resulting in a non-compounding range from 0.25% to 0.525% APY depending on the account's average daily balance.

In addition, average daily balances up to and including $50,000.00 in your Kasasa Saver account earn a dividend rate of 1.0000% resulting in an APY of 1.0046%; and average daily balances over $50,000.01 earn a dividend rate of 0.2500% on the portion of the average daily balance over $50,000.01, resulting in a range from 0.25% to 0.63% APY depending on the Kasasa Saver account's average daily balance. You will receive reimbursements up to an aggregate total of $25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire average daily balance will be 0.0500% resulting in a non-compounding annual percentage yield of 0.0500% and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.0500% resulting in an annual percentage yield of 0.0500%.

Dividends will be credited to your Kasasa Cash and Kasasa Saver account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of $15,000.00 + $50,000.00 in your Kasasa Cash account and $15,000.00 + $50,000.00 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. **Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you.** No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. $50.00 minimum deposit is required to open the account. Monthly Direct Deposit, ACH Credit, ACH Payment, or Bill Payment transaction, Debit Card transactions, and e-Statement only are a condition of these accounts. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, estatements; paper statements are not allowed with this account) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account per Social Security Number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Cash account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Contact one of our Financial Services Representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To $250,000 per account. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

9. Kasasa Cash Back: Account Review. A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based or signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account. This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. ASE Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. **We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over three (3) consecutive Statement Cycles.**

We have the right to close this account at any time, with written notice to you. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. An ASE Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back or Kasasa Cash Back with Saver account, any optional add-on products/services associated with this account will also be terminated at the same time.

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Qualification Information. To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH payment, ACH credit, or bill pay transaction(s)
- At least a combined total of 12 or more PIN-based or signature-based debit card purchases, each with a minimum purchase amount of $5.00.
- Be enrolled in and have agreed to receive only e-statements rather than paper statements.

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit and credit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based or signature-based transactions, non-retail payment transactions and purchases made with debit or credit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle. "Banking Day" means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions. "Business Day" means a calendar day other than a Saturday, Sunday, or a Federal Holiday. If the Federal Holiday falls on a Sunday, it will be observed the following Monday, which is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Reward Information. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3% cash back on up to a total of $400.00 in PIN-based or signature-based debit and credit card purchases that post and settle to the account during that cycle period. A maximum of $12.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of $25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. $50.00 minimum deposit is required to open the account. Additionally, you must complete payment of one share in your Regular Share Savings account as a condition of admission for membership. See Membership Agreement for further details. Monthly Direct Deposit, ACH Credit, ACH Payment, or Bill Payment transaction, Debit Card transactions, and e-Statement only are a condition of these accounts. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, estatements; paper statements are not allowed with this account) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account per Social Security Number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Cash Back account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

10. NATIONAL CREDIT UNION SHARE INSURANCE FUND. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

CERTIFICATE ACCOUNTS

EFFECTIVE DATE: February 2, 2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate									
3 month	2.50 %	**2.52 %**	Fixed	Quarterly	Quarterly	$500.00	Not Allowed	30 Days Dividends	Automatic with 10 day grace period
6 month	2.75 %	**2.77 %**				$500.00		30 Days Dividends	
9 month	3.80 %	**3.85 %**				$500.00		30 Days Dividends	
12 month	3.25 %	**3.28 %**				$500.00		30 Days Dividends	
15 month	3.50 %	**3.55 %**				$500.00		30 Days Dividends	
18 month	3.75 %	**3.80 %**				$500.00		60 Days Dividends	
24 month	3.70 %	**3.75 %**				$500.00		60 Days Dividends	
36 month	2.50 %	**2.52 %**				$500.00		60 Days Dividends	
36 month Step-up	2.25 %	**2.27 %**				$10,000.00		60 Days Dividends	
48 month	2.75 %	**2.78 %**				$500.00		60 Days Dividends	
60 month	3.0 %	**3.03 %**				$500.00		60 Days Dividends	
IRA Certificate ***(no longer available)***									
48 month	0.75 %	**0.75 %**	Fixed	Quarterly	Quarterly	$500.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal.

For Step-Up Certificates: During the term of your Step 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 APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

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

6. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

7. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

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8. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

10. NATIONAL CREDIT UNION SHARE INSURANCE FUND. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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For questions or inquiries, contact:

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PO Box 231150
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www.yourasecu.com

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **2/2/2026**:

FEE SCHEDULE

Savings, Checking, Money Market Account, and EFT Fees

Non-Sufficient Funds (NSF) or overdraft charge	$30.00 per item
Returned Item (from another institution)	$20.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or Checkcard transactions	$2.00 per item
Courtesy Pay	$30.00 per item
Excessive Transfer (Reg D)	$2.00 per item
Stop-Payment	$30.00 per item
Check Copy	$2.00 per item
Statement Copy	$2.00 per item
Deposit Foreign item	$19.50 minimum
Dormant Account (365 days of inactivity)	$5.00 per month
Temporary Checks	$5.00 per page

ATM and Checkcard Transactions

ATM Fee for using an ATM owned by us or Co-op Shared Branching ATMs	$0.00
Replacement Card	
Debit Card	$5.00 per card
Credit Card	$10.00 per card
Rush Card	up to $60.00
Gift Card Purchase	$3.95
Visa Reloadable Card	$6.95 per card
Visa Reload	$3.95 per card
Visa International Transaction	1% of the transaction

Wire Transfers, Negotiable Items, and Special Transactions

Wire Transfer - Incoming and Outgoing - Domestic	$20.00 per item
Wire Transfer - Incoming and Outgoing - International	$45.00 per item
Cashier's, Certified, or Official Check	$2.00 per item

Safe Deposit Boxes (safe deposit boxes may not be available at all branches)

3x5	$20.00 per year
2x10	$25.00 per year
3x10	$35.00 per year
5x10	$45.00 per year
10x10	$75.00 per year
Lost Key	$25.00 per key
Box Drilling	Varies

Other Service Fees

Returned Mail/Bad Address	$5.00 per month
Levies/Garnishments	$50.00 per order
History Print Out	$1.00 per page after 5th page
Courtesy Copies	$0.20 each
Shared Branch Transaction	$2.00 per transaction excluding loan payments
Skip-a-Pay	$40.00
Research	$25.00 per hour

Share Value

Par Value of One Share	$5.00

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