

Truth In Savings Act Disclosure and Rate Schedule
Heritage Financial Credit Union (HFCU)
February 9, 2026 (effective rates)-

This disclosure contains the terms, conditions and rules associated with opening and maintaining your Heritage High Yield Checking, Heritage Cash Back Checking and your Heritage High-Yield Savings accounts as **February 9, 2026**. The information herein applies at account opening and if you (a) change your account or (b) if you add Heritage High-Yield Savings to your Reward Checking account, provided our rates and rewards have not changed since the date listed above. Please check our website or visit with one of our representatives for updated rates and account information. Please keep this disclosure for your records and future reference.

RATE SCHEDULE (as of effective date of disclosure above):

Account Name	APY* Annual Percentage Yield	Balance to earn APY	Minimum to Open Account	Dividend Rate	Dividend Crediting	Compounding Method	Variable/Fixed
Heritage Cash Back Checking							Variable
Heritage High- Yield Checking	5.00%**	Up to \$25,000	\$25.00	4.889%**	Monthly	Monthly	Variable
Heritage High- Yield Savings	2.25%***	Up to \$150,000		2.227%***	Monthly	Monthly	Variable

*APY = Annual Percentage Rate

**Heritage High Yield Checking dividend rate and APY based on balances up to and including \$25,000. The blended APY range of 5.00% to 1.20% is based on balance in account and when qualifications are met and calculation is based on an assumed total account balance of \$125,000 when qualifications are met. Balances over \$25,000 earn a dividend rate of .249% and APY of .25% on the portion of the balance over \$25,000 when qualifications are met. When Heritage High-Yield Checking qualifications are not met, ATM withdrawal/surcharge fees are not refunded and the dividend rate earned on the entire Daily Balance in the account will be .05% resulting in an APY of .05%;

Dividends will be compounded on a monthly basis. Dividends will be credited to your Heritage High-Yield Savings account on the first processing day of the following statement cycle. If you close your account before the dividend is credited, you will not receive the accrued dividend. Dividends begin(s) to accrue on the day after you deposit noncash items (for example, checks). Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements may apply. One (1) monthly direct deposit/ACH debit payment or ACH credit transaction, at least 12 debit card purchase transactions, and agreeing to receive e-statements are conditions of this account. See separate schedule of applicable fees that may apply to this account. Enrollment in electronic services (e.g. online banking) is necessary to receive e-statements. Limit of one (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.

***Heritage High Yield Savings dividend rate on balances up to and including \$150,000 is 2.227%, resulting in 2.25% APY. Balances over \$150,000 earn a dividend rate of 0.249%, resulting in a blended APY range of 2.25% to

1.45% depending on balance in account. Blended APY calculation is based on an assumed total account balance of \$250,000, when qualifications are met. When Heritage High-Yield and Heritage Cash Back Checking qualifications are not met, the dividend rate earned on the entire balance in the Heritage High Yield Savings account will be .05% resulting in an APY of .05%.

Monthly Qualification Cycle means a period beginning on the last business day of the previous month and ending one day prior to the last business day of the current month. Specific Monthly Qualification Cycle dates may be affected by holidays,

There are no recurring monthly maintenance charges or fees to open or close this account. Rates and product subject to change.

A minimum deposit of \$25 is required to open the Heritage High-Yield Checking.

Collectively, Heritage High-Yield Checking and Heritage Cash Back Checking may be referred to, in singular or plural form, as "Reward Checking" account(s) within this disclosure.

OVERVIEW OF OUR REWARDS ACCOUNTS:

- **Heritage Cash Back Checking:** A free, variable reward checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and cash back on their debit card purchases each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.
- **Heritage High-Yield Checking:** A free variable rate checking account with no minimum balance requirement, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high dividends each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.
- **Heritage High-Yield Savings:** A free, variable rate, savings account with no minimum balance requirements, that rewards accountholders with dividends each time they meet their linked Reward Checking account's minimum qualifications during a Monthly Qualification Cycle. In addition, rewards earned in your linked Reward Checking account are automatically added to your Heritage High-Yield Savings account to help you save.

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: HFCU expects the accountholder to use their selected Reward Checking account as their primary checking 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 these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: 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. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. 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 checking account or closed altogether.

HFCU has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use;

(b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account, one that may or may not include a monthly fee, if the account does not have consistent active use (defined by our institution as having a minimum of 12 debit card transactions post and settled each cycle period) over 1 (one) consecutive Statement Cycles.

Ramifications of Account Closure: 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. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Reward Checking account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason, the Reward Checking account is closed, your High-Yield Savings account will automatically be converted to a standalone savings account, and its associated terms and conditions will apply. If for whatever reason, your High-Yield Savings account is closed, then only the appropriate Reward Checking account information within this disclosure will apply.

QUALIFICATION INFORMATION:

To earn your account(s) rewards, the following enrollments must be in place, and all transactions and activities must post and settle to your selected Reward Checking account during each Monthly Qualification Cycle:

	ACCOUNT QUALIFICATIONS	
	Heritage High-Yield Checking	Heritage Cash Back Checking
Account Qualifications		
• At least 1 direct deposit/ACH Credit transaction:	1	1
• At least 12 debit card purchases	12	12
• Be enrolled into and have agreed to receive e-statements rather than paper statements	Yes	Yes

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 card purchases processed by merchants and received by HFCU as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by HFCU. Transactions bundled together by merchants and received by HFCU as a single transaction count as a single transaction for the purpose of earning account rewards.

REWARD INFORMATION:

Depending on what account(s) you open, when your chosen Reward Checking qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards as shown below. For complete clarity, you will only receive the rewards associated with your selected account.

	ACCOUNT REWARDS		
	Heritage Cash Back Checking	Heritage High-Yield Checking	Heritage High-Yield Savings
<ul style="list-style-type: none"> • When Account Qualifications Are Met, Your Account Earns: <ul style="list-style-type: none"> ○ Cash Back Rewards: <ul style="list-style-type: none"> ▪ 5% cash back refunds ▪ On PIN based/signature based debit card purchases up to a total of \$500 per cycle period: ▪ Maximum of \$25.00 in cash back payments to be earned per Monthly Qualification Cycle ○ Dividend Rewards: <ul style="list-style-type: none"> ▪ Balances up to and including either \$25,000 or \$150,000, based on product, earn: <ul style="list-style-type: none"> • A dividend rate: • Annual Percentage Yield: ▪ Balances above \$25,000 or \$150,000, based on product, earn: <ul style="list-style-type: none"> • A dividend rate: • Annual Percentage Yield: 	<p>5.00%</p> <p>\$500.00</p> <p>\$25.00</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>NA</p>	<p>NA</p> <p>NA</p> <p>NA</p> <p>\$25,000.00</p> <p>4.889%</p> <p>5.00%*</p> <p>\$25,000.00</p> <p>0.249%</p> <p>5.00% to 1.20%</p>	<p>NA</p> <p>NA</p> <p>NA</p> <p>\$150,000.00</p> <p>2.227%</p> <p>2.25%*</p> <p>\$150,000.00</p> <p>0.249%</p> <p>2.25% to 1.45%</p>

<ul style="list-style-type: none"> ▪ Nationwide ATM Withdrawal Fee/Surcharge Refunds: <ul style="list-style-type: none"> ▪ Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded up to an aggregate total of \$25.00 per Monthly Qualification Cycle incurred: • When Account Qualifications Are Not Met, Your Account Earns: <ul style="list-style-type: none"> ○ Cash back payments ○ Balances earn: <ul style="list-style-type: none"> ▪ A dividend rate: ▪ Annual Percentage Yield: ○ ATM withdrawal fee/surcharge refunds: 	<p>\$25.00**</p> <p>Are not paid</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>Are not paid</p>	<p>\$25.00**</p> <p>NA</p> <p>Entire balance</p> <p>0.05%</p> <p>0.05%</p> <p>Are not paid</p>	<p>NA</p> <p>NA</p> <p>Entire balance</p> <p>0.05%</p> <p>0.05%</p> <p>Are not paid</p>
<p>** Incurred nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded based on estimates.</p>	<p>We reimburse ATM surcharges fees up to \$4.00 per transaction, imposed by other financial institutions, based on estimates when the withdrawal information we receive does not identify the specific ATM withdrawal fee/surcharge. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive a transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM surcharge reimbursements up to \$4 per transaction only apply to Heritage High Yield Checking and Heritage Cash Back Checking transactions via ATM; Heritage High Yield Savings ATM transaction fees are not reimbursed nor refunded.</p> <p>HFCU will cover institutional and internal ATM fees for the first four transactions each month.</p>		
<ul style="list-style-type: none"> • Cash back payments, dividends, and ATM withdrawal fee/surcharge refunds are credited to your individual or to your linked Heritage High-Yield Savings account, as appropriate, on the: 	<p>Last day of the current Statement Cycle.</p>		
<p>* NOTE: Dividends do not compound in the High-Yield Checking account when the</p>	<p>When linked to a High-Yield Saver account, the dividends in High-Yield Checking do not compound because they are automatically transferred to the High-Yield Saver account within one day. Note: Automatic transfer may</p>		

account is linked to High-Yield Saver.	cause an overdraft to your High-Yield Checking account, if the account's balance is less than the transferred amount when transfer occurs.
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Balance and Annual Percentage Yield Information:

	BALANCE & APY INFORMATION	
	Heritage High-Yield Checking	Heritage High-Yield Savings
<ul style="list-style-type: none"> • Balance Information: <ul style="list-style-type: none"> ○ Qualifying balance computation method: ○ Non-qualifying balance computation method: • Dividend Information: <ul style="list-style-type: none"> ○ Dividends are compounded: ○ The dividend computation period we use is the: ○ Dividends begin to accrue: ○ Assumed statement period for APY calculation: ○ Assumed account balance for APY calculation: 	<p>Daily Balance</p> <p>Daily Balance</p> <p>Monthly</p> <p>Statement cycle</p> <p>Business day</p> <p>31 days</p> <p>\$125,000</p>	<p>Daily Balance</p> <p>Daily Balance</p> <p>Monthly</p> <p>Statement cycle</p> <p>Business day</p> <p>31 days</p> <p>\$250,000</p>

NA = Not Applicable. APY = Annual Percentage Yield. Reward Checking and Heritage High-Yield Savings and accounts are variable rate and variable reward accounts. APY calculations assume account qualifications are met. The dividend rate(s) and account rewards are determined at our discretion, and we may change the dividend rate and rewards on your Reward Checking and your Heritage High-Yield Savings accounts at any time, without any limitations, and 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 your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

DEFINITIONS

- **“Daily Balance Computation Method”:** We use the daily balance method to calculate the dividends in your Heritage High Yield Checking and Heritage High Yield Savings accounts. This method applies a daily periodic rate to the principal in the associated account each day for the period. The period we use is the Statement Cycle.
- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- **“Business Days”** means Monday through Friday excluding Federal holidays.
- **“Monthly Qualification Cycle”** means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) Banking Day prior to the last Business Day of the current statement cycle. See below for specific Monthly Qualification Cycle dates.
- **“Statement Cycle”** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See below for specific Statement Cycle dates.

ADDITIONAL INFORMATION

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25.00 minimum deposit is required to open the Heritage High-Yield Checking account. There is no minimum deposit required to open a Heritage High-Yield Savings account or Heritage Cash Back Checking. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) may be required to meet some of your chosen Reward Checking account’s qualifications. Limit of 1 Reward Checking account per social security number. Limit of 1 Heritage High-Yield Savings account per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. [This account is not to be used for commercial purposes.] A linked High-Yield Savings account is required for automatic reward transfers from either Reward Checking accounts. Contact our Heritage Financial Credit Union representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA.

CYCLE DATE INFORMATION:

The following dates apply for the purpose of earning your account(s)’ rewards. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your rewards, all of the transactions and activities identified within the above Qualification Information section of this disclosure must post and settle in your chosen Reward Checking account with these Monthly Qualification Cycle dates.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2026	12/31/25	1/29/26	1/1/26	1/31/26
February	2026	1/30/26	2/26/26	2/1/26	2/28/26
March	2026	2/27/26	3/30/26	3/1/26	3/31/26
April	2026	3/31/26	4/29/26	4/1/26	4/30/26
May	2026	4/30/26	5/28/26	5/1/26	5/31/26
June	2026	5/29/26	6/29/26	6/1/26	6/30/26
July	2026	6/30/26	7/30/26	7/1/26	7/31/26
August	2026	7/31/26	8/28/26	8/1/26	8/31/26
September	2026	8/29/26	9/29/26	9/1/26	9/30/26
October	2026	9/30/26	10/29/26	10/1/26	10/31/26
November	2026	10/30/26	11/27/26	11/1/26	11/30/26
December	2026	11/28/26	12/30/26	12/1/26	12/31/26