

Share Account Disclosure

Last Dividend Declaration Date: March 13, 2025

ACCOUNT DISCLOSURE

Account Type	Dividends			Minimum Balance Requirements		
	Dividend Rate / Annual Percentage Yield	Min. Balance to Earn Dividends	Balance Computation Method	Minimum to Open	Minimum to Avoid Fees	Balance Computation Method
Regular Share Savings	0.15% / 0.15%	\$100.00	Average Daily Balance Method is used to calculate dividends	\$5.00	\$0.00	Average Daily Balance method is used to calculate minimum balance.
Club Accounts	0.25% / 0.25%	\$100.00		\$0.00	\$0.00	
Youth Savings	0.25% / 0.25%	\$5.00		\$5.00	\$0.00	
IRA Share	0.75% / 0.75%	\$0.00		\$0.00	\$0.00	
	0.80%/0.80%	\$20,000				
	0.90%/0.90%	\$50,000				
	1.00%/1.00%	\$100,000				
Standard Checking	0.00% / 0.00%	\$0.00		\$0.00	\$0.00	
Youth Checking	0.10% / 0.10%	\$0.00		\$0.00	\$0.00	
Legacy Checking	0.05% / 0.05%	\$0.00		\$0.00	\$0.00	
ATM Rebate Checking/Debit Card Points Checking	0.00% / 0.00%	\$0.00		\$0.00	\$0.00	
High-Yield Checking	3.93% / 4.00%*	\$0.00		\$0.00	\$0.00	
	0.00% / 0.00%*	\$0.00		\$0.00	\$0.00	
Money Market	1.00% / 1.00%	\$500.00		\$0.00	\$0.00	
	1.15% / 1.15%	\$10,000.00		\$0.00	\$0.00	
	1.25% / 1.25%	\$50,000.00		\$0.00	\$0.00	
Legacy Money Market	1.10% / 1.10%	\$500.00		\$0.00	\$0.00	
	1.20% / 1.20%	\$10,000.00		\$0.00	\$0.00	
	1.35% / 1.35%	\$50,000.00		\$0.00	\$0.00	

For all accounts:

1. If you close your account prior to dividends posting, accrued dividends will not be paid.
2. Rates are set by the Board of Directors and may change without notice. Rates may also change on your account after it's opened. Fees or other charges could reduce the earnings on the account.
3. Dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account.
4. Dividends are paid using the Average Daily Balance (ADB) method. The Average Daily Balance (ADB) method applies a periodic rate to the ADB in the account for that period. The ADB 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. Member(s) is responsible for maintaining account in good standing. A negative balance could adversely affect your credit rating and or your relationship with the Credit Union. Member(s) is liable to repay any negative share balance, including all applicable fees.
6. I understand that the account card signed under *Joint Account With Survivorship*, then upon the death of any of the undersigned, the account belongs to the survivor or survivors as provided by law and the right of survivorship shall continue between the survivors.

Additional Terms and Conditions:

The Credit Union is hereby authorized to recognize any of the signatures from the Signature Card in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment.



Share Account Disclosure

Page 2

Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans.

Account Limitations:

1. For IRA Share accounts, limitations on withdrawals and deposits are set by the IRS.
2. ATM Rebate Checking has certain requirements that must be met: There must be a total of \$1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one Free ATM checking per account. The ATM reimbursement of up to \$10 per month will be posted monthly to the account at the beginning of the following month.
3. Debit Card Points Checking has certain requirements that must be met: There must be a total of \$1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one Debit Card Points Checking per account.
4. *High-Yield Checking has certain requirements that must be met in order to receive the High-Yield APY: The debit card must be used at least 15 times per month and those transactions must post during the month. SFCU calculates the number of transactions from the first day of the month to the last day of the month. There must be a total of \$1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one High-Yield Checking per account. If any of the requirements are not met, the account will earn the standard checking account rate for that month. Balances above \$40,000 or accounts not meeting the qualifications earn 0.00% APY, while balances below \$40,000 and meeting the qualifications will earn 4.00% APY. Rates are set by the Board of Directors and may change without notice. Fees could reduce earnings on the account.

For Regular Share Savings, Club Accounts, and IRA Shares:

1. Dividends are compounded and credited quarterly.
2. The dividend period is quarterly.

For all Checking and Money Market Accounts:

1. Dividends are compounded and credited monthly.
2. The dividend period is monthly.
3. Withdrawals are limited to six per month on Money Market Accounts,
4. Only check blanks and other methods approved by the Credit Union may be used to make withdrawals and transfers from this account,
5. The Credit Union is under no obligation to honor a withdrawal or transfer request or pay a check that exceeds the fully paid and collected share balance on this account; the Credit Union may, however, honor such request or pay such check and transfer shares to this account in the amount of the resulting overdraft, from any other regular share account from which any of the undersigned is then entitled to withdraw,
6. The Credit Union may charge against this account a check which is otherwise properly payable from this account, even though payment is made before the date of the check, unless you have given notice to the Credit Union of the post dating by describing the check with reasonable certainty,
7. When paid, checks become the property of the Credit Union and will not be returned either with periodic statements of this account or otherwise, unless specifically required by the member on an item by item basis and the submission of an applicable fee as established by the Credit Union.
8. The Credit Union is not liable for any action it takes regarding the payment or non-payment of a check, except for negligence,
9. Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union on or before the end of 60 days after the statement is mailed,
10. This account is subject to the Credit Union's right to require seven (7) days advance notice of withdrawal,
11. This account is also subject to other terms, conditions, and service charges as the Credit Union may establish from time to time,
12. The member must maintain a primary share savings account balance of at least \$5.00 to keep this account.
13. Non-cash payments received will be credited subject to final payments and after hold requirements have been met.

