

Share Account Disclosure | Truth In Savings (TISA)

Last Dividend Declaration Date: May 12, 2025

Account Type	Dividends			Minimum Balance Requirements		
	Dividend Rate / Annual Percentage Yield	Min.Balance to Earn Dividends	Balance Computation Method	Min. to Open	Min. 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.
Signature High-Yield Savings <small>(bundled with Signature Cash Back or Signature High-Yield Checking)</small>	1.982% / 2.00% on balances of \$100,000.00 and below	\$0.00		\$0.00	\$0.00	
	0.499% / 2.00% to 1.50% on balances of \$100,000.01 or greater	\$0.00				
	0.05% / 0.05% Did not meet qualifications	\$0.00				
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	
Signature Cash Back Checking <small>(earn cash back on debit card purchases up to \$200/ monthly)</small>	0.00% / 0.00%	\$0.00		\$0.00	\$0.00	
Signature High-Yield Checking	4.889% / 5.00% on balances of \$25,000.00 and below	\$0.00		\$0.00	\$0.00	
	0.499 / 5.00% to 1.40% on balances of \$25,000.01 or greater	\$0.00				
	0.05% / 0.05% Did not meet qualifications	\$0.00				
ATM Rebate Checking/Debit Card Points Checking	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



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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.
7. Please refer to Signature Federal Credit Unions Schedule of Fees and New Membership Account Disclosure (TISA) for additional account terms and conditions.

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.

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.

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

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

For Standard, Youth, Legacy, ATM Rebate, and Debit Card Checking and all 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.



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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.

For Signature Cash Back Checking Account with Signature High-Yield Savings Bundle:

1. The Signature Cash Back Checking Account delivers value to the account-holder by providing credits for using the Signature FCU debit card for everyday purchases. This account requires enrollment in our Online Branch or SFCU Mobile Banking App service and this account will be linked to a Signature High-Yield Savings Account for automatic savings. See product description within this document and on our website for Signature High-Yield Savings Account details.
2. This is a no-fee fixed rate account. You will receive 5.00% cash back on up to a total of \$200 debit card purchases that post and settle to the account during the monthly qualification cycle period. A maximum of \$10 cash back payments may be earned per Monthly Qualification Cycle, plus up to \$25 per month in nationwide ATM fee refunds. Only one Signature Cash Back Checking Account may be opened per membership.
3. To earn monthly rewards, the following qualifications must be met for each monthly qualification cycle. The following are qualifying activities: at least 15 debit card transactions, at least 1 direct deposit of \$500, be enrolled in and agree to receive e-statements. All transactions must post and settle before the end of the monthly qualification cycle to count towards qualifying transactions. If these qualifications are not met during the monthly qualification cycle, you will not earn rewards for that month.
4. If stated qualifications are met during the monthly qualification cycle, account rewards will be automatically transferred to your bundled High-Yield Savings account at the end of the statement cycle period. Refer to our website for Rewards and Qualification details and monthly qualification cycle. If stated qualifications are not met, nationwide Cash Back Rewards and ATM fees will not be refunded. 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.
5. A bundled Signature High-Yield Savings delivers value to the account-holder by providing a higher dividend on balances up to \$100,000. This account is not a stand-alone product and requires enrollment in our Online Branch or SFCU Mobile Banking App service. Only one Signature High-Yield Savings account may be opened per membership.
6. When your account qualifications are met in your Signature Cash Back Checking during a Monthly Qualification Cycle average daily balances up to and including \$100,000 in your Signature High Yield Savings account earn a dividend rate of 2.472% resulting in an APY of 2.00%; and average daily balances over \$100,000 earn a dividend rate of 0.499% on the portion of the average daily balance over \$100,000, resulting in a range from 2.00% to 1.25% APY depending on the account's average daily balance. Here is an APY Calculation Scenario:

Signature High-Yield Saving Balance = **\$115,000**

- **First \$100,000** earns 1.982% (APY = 2.00%)
- **Remaining \$15,000** earns 0.499%

To calculate the blended APY:

1. Compute the total interest earned for each portion:
 - **Interest on \$100,000:**

$$\$100,000 \times \frac{1.982}{100} = 1,982.00 \text{ (annual interest)}$$
 - **Interest on \$5,000:**

$$\$15,000 \times \frac{0.499}{100} = 74.85 \text{ (annual interest)}$$
2. Total Interest = \$1,982.00 + \$74.85 = **\$2,056.85**
3. Divide the total interest by the total balance to find the blended APY:

$$\frac{2,056.85}{115,000} \times 100 = \mathbf{1.79\%}$$



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7. Signature Cash Back Checking Accounts will be linked to their Signature High-Yield Savings Account. Rewards earned will automatically be transferred to your bundled Signature High-Yield Savings Account. Qualifying for checking account rewards automatically qualifies the account-holder for Signature High-Yield Savings rewards. Account transactions and activities may take one or more business 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 rewards. However, if stated qualifications are not met for any linked Signature Cash Back Checking Accounts, the Signature High-Yield Savings Account balance will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance. Refer to our website for Rewards and Qualification details.
8. Visit SignatureFCU.org/Qualification-Cycles to view the monthly qualification and statement cycles.

For Signature High-Yield Checking Account with Signature High-Yield Savings Bundle:

1. This Signature High-Yield Checking Account requires enrollment in our Online Branch or SFCU Mobile Banking App service and this account will be linked to a Signature High-Yield Savings Account for automatic savings. See product description within this document and on our website for Signature High-Yield Savings Account details.
2. When your Signature High Yield Checking account qualifications are met during a Monthly Qualification Cycle average daily balances up to and including \$25,000 in your Signature High Yield Checking account earn a dividend rate of 4.889% resulting in an APY of 5.00%; and average daily balances over \$25,000 earn a dividend rate of 0.499% on the portion of the average daily balance over \$25,000, resulting in a range from 5.00% to 1.40% APY depending on the account's average daily balance. Only one Signature High-Yield Checking Account may be opened per membership. Here is an APY Calculation Scenario:

Signature High-Yield Checking Balance = **\$30,000**

- **First \$25,000** earns 4.889% (APY = 5.00%)
- **Remaining \$5,000** earns 0.499%

To calculate the blended APY:

1. Compute the total interest earned for each portion:

- **Interest on \$25,000:**

$$\$25,000 \times \frac{4.889}{100} = 1,222.25 \text{ (annual interest)}$$
- **Interest on \$5,000:**

$$\$5,000 \times \frac{0.499}{100} = 24.95 \text{ (annual interest)}$$

2. Total Interest = \$1,222.25 + \$24.95 = **\$1,247.20**

3. Divide the total interest by the total balance to find the blended APY:

$$\frac{1,247.20}{30,000} \times 100 = \mathbf{4.16\%}$$

3. Dividends begin to accrue on the business day that cash and non-cash items (e.g., checks) are deposited. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the monthly qualification schedule. 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. This tiered rate account pays different stated dividend rates corresponding to applicable account balance tiers, on the applicable average daily balance in each tier of the account. For example, the Credit Union might pay one dividend rate on account funds in the first tier of the account, and pay a second, different dividend rate on the portion of the account balance that falls in the second tier of the account. Refer to our website and this disclosure for the applicable dividend rates and balance tiers for this account.
4. To earn monthly rewards, the following qualifications must be met each monthly qualification cycle. The following are qualifying activities: at least 15 debit card transactions, at least 1 direct deposit of \$500, be enrolled in and agree to receive e-statements. All transactions must post and settle before the end of the monthly qualification cycle to count towards qualifying transactions. If these qualifications are not met during the monthly qualification cycle, you will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance.
5. A bundled Signature High-Yield Savings delivers value to the account-holder by providing a higher dividend on balances up to \$100,000. This account is not a stand-alone product and requires enrollment in our Online Branch or SFCU Mobile Banking App service. Only one Signature High-Yield Savings account may be opened per membership.



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6. When your account qualifications are met in your Signature High Yield Checking during a Monthly Qualification Cycle average daily balances up to and including \$100,000 in your Signature High Yield Savings account earn a dividend rate of 2.472% resulting in an APY of 2.00%; and average daily balances over \$100,000 earn a dividend rate of 0.499% on the portion of the average daily balance over \$100,000, resulting in a range from 2.00% to 1.25% APY depending on the account's average daily balance. Here is an APY Calculation Scenario:

Signature High-Yield Saving Balance = **\$115,000**

- **First \$100,000** earns 1.982% (APY = 2.00%)
- **Remaining \$15,000** earns 0.499%

To calculate the blended APY:

1. Compute the total interest earned for each portion:

- **Interest on \$100,000:**

$$\$100,000 \times \frac{1.982}{100} = 1,982.00 \text{ (annual interest)}$$

- **Interest on \$5,000:**

$$\$15,000 \times \frac{0.499}{100} = 74.85 \text{ (annual interest)}$$

2. Total Interest = \$1,982.00 + \$74.85 = **\$2,056.85**

3. Divide the total interest by the total balance to find the blended APY:

$$\frac{2,056.85}{115,000} \times 100 = \mathbf{1.79\%}$$

7. Signature High-Yield Checking Accounts will be linked to their Signature High-Yield Savings Account. Rewards earned will automatically be transferred to your bundled Signature High-Yield Savings Account. Qualifying for checking account rewards automatically qualifies the account-holder for Signature High-Yield Savings rewards. Account transactions and activities may take one or more business 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 rewards. However, if stated qualifications are not met for any linked Signature High-Yield Checking Accounts, the Signature High-Yield Savings Account balance will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance. Refer to our website for Rewards and Qualification details.
8. Visit SignatureFCU.org/Qualification-Cycles to view the monthly qualification and statement cycles.

PURPOSE AND EXPECTED USE OF SIGNATURE HIGH YIELD SAVINGS, SIGNATURE HIGH YIELD CHECKING AND SIGNATURE CASH BACK CHECKING ACCOUNTS:

- Account Expectations:** Our institution expects the accountholder to use their selected Signature High-Yield Checking/ Signature CashBack 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 during the monthly qualification cycle. 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.
- SFCU Rights:** Our institution has the right to close this account at any time. 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



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might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use defined by our institution as having a minimum of 15 debit card transactions post and settled each monthly qualification cycle period over 12 consecutive Statement Cycles.

4. **Ramifications of Account Closure:** Our decision to close the account will not affect your existing obligations to SFCU 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 your account. Upon termination of your Signature High-Yield Checking/ Signature CashBack Checking account, any optional add-on products / services associated with this account will also be terminated at the same time.
5. If, for whatever reason, your Signature High-Yield Checking/Signature CashBack Checking account is closed, your Signature High-Yield Savings account will automatically be converted to a standalone savings account and its associated terms and conditions will apply.

