

TRUTH IN SAVINGS



Current dividend rates and corresponding yields for all products are available on our website, www.andrewsfcu.org. You may also obtain current rate information by calling us at 800.487.5500 (U.S.) or 0800.487.56267 (outside U.S.).

GENERAL DEFINITIONS

In this disclosure the words “you” and “your(s)” mean everyone that signs any Signature Card or is authorized to make Transactions regarding your account(s) as provided herein or by governing law, including any account service(s). “Credit Union,” “We,” “Us,” or “Our” means Andrews Federal the Credit Union providing this Disclosure, to you. The terms listed in this disclosure apply to each savings account type as listed below and described herein and are available on consumer accounts used primarily for household and personal uses (not commercial accounts).

We reserve the right to stop offering any of the products as listed in this disclosure; please refer to our website to determine what share products we are currently offering. If we choose to discontinue a product, it will no longer be available to open. If you have an open account that we have chosen to discontinue, we will continue to honor the terms of that account, unless we otherwise notify you as required by law.

BASE SHARE SAVINGS ACCOUNT

Dividends: This is a variable rate account. The disclosed dividend rate and corresponding annual percentage yield may change at our sole discretion, at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average daily balance of \$100.00 in your account to obtain the dividend rate and corresponding annual percentage yield disclosed.

Minimum to Open and/or Maintain: The minimum amount to open and maintain this account is the purchase of a \$5.00 (par value) share in the Credit Union. Additional deposits may be made in any amount and at any time.

Compounding and Crediting: Dividends are credited and compounded quarterly. For this account, the dividend period is quarterly; for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal’s Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The terms apply to the: High Yield Savings Account

Dividends: This is a fixed rate account. The disclosed dividend rate and the corresponding annual percentage yield may change at our sole discretion at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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 stated dividend rates corresponding to the applicable account balance tier, on the applicable average daily balance for the account tier.

Minimum Balance to Earn: There is no minimum average daily balance to earn dividends.

Minimum to Open/and or Maintain: There is no minimum to open or maintain this account. Additional deposits may be made in any amount at any time. However, there is a maximum balance limit of \$250,000.

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is January 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Condition disclosure for additional account terms and conditions.

The following terms apply to the: Online Savings Account

Dividends: This is a tiered, variable rate account. The disclosed dividend rates and the corresponding prospective annual percentage yields may change at our sole discretion, at any time, and without notice.

This account requires enrollment in our Digital Banking services to be eligible to open, and is only available to be opened online. This account is not available to be opened at any of our branch locations or by mail. Only one Online Savings account may be opened per membership.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (month). 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 into the second tier of the account. Refer to our website for the applicable dividend rates and balance tiers for this account.

Minimum Balance to Earn: There is no minimum average daily balance required to earn dividends.

Minimum Open and/or Maintain: There is no minimum amount to open this account. Additional deposits may be made in any amount and at any time. There is no minimum balance required to maintain this account. There is a maximum balance limit for this account of \$250,000.

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is January 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

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Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to the: Kasasa Saver Account

The Kasasa Saver® Account delivers value to the account-holder by providing a higher dividend on balances up to \$100,000 and the convenience of enrolling in automatic transfers of your Kasasa Cash® or Kasasa Cash Back® Checking Account Rewards. A Kasasa Cash® or Kasasa Cash Back® Checking Account must first be opened in order to be eligible to open a Kasasa Saver® account. This account is not a stand-alone product and requires enrollment in our Digital Banking service. Only one Kasasa Saver account may be opened per membership.

Dividend Rate: This is a free reverse-tiered, variable rate account that pays rewards for certain qualifiers. The disclosed dividend rates and the corresponding prospective annual percentage yields may change at our sole discretion, at any time, without notice.

Accrual of Dividends: 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 period (month). 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 for the applicable dividend rates and balance tiers for this account.

Minimum Balance to Earn: There is no minimum average daily balance required to earn dividends, but balances of \$100,000 or less are required to earn higher dividend rates and corresponding annual percentage yields. Refer to our website for balance caps and applicable dividend rates and annual percentage yields.

Rewards: Kasasa Cash® and Kasasa Cash Back® Checking account-holders can link their accounts to a Kasasa Saver® Account to have their checking account rewards transferred for automatic savings. Qualifying for checking account rewards automatically qualifies the account-holder for Kasasa Saver® rewards. 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 statement qualification cycle in order to qualify for the account rewards. However, if stated qualifications are not met for any linked Kasasa Cash® or Kasasa Cash Back® Checking Accounts, the Kasasa Saver Account balance will earn the base rate on the entire balance. Refer to our website for Rewards and Qualification details.

Minimum Open and/or Maintain: There is no minimum amount to open or maintain this account.

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. Dividends and Rewards will be credited to your Kasasa Saver® Account on the last day of the current statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period, and thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfer beyond any limits we may impose. If within our sole discretion, we honor withdrawals or transfers beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any

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other account provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to the:

- Other Savings Account
- Planners' Savings Account
- VISA Secured Account*
- IRA Savings Account**
- ROTH IRA Savings Account**
- Coverdell ESA Savings**

Dividends: This is a variable rate account. The disclosed dividend rate and the corresponding prospective annual percentage yield may change at our sole discretion, at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average daily balance of \$100.00 in your account to obtain the dividend rate and corresponding annual percentage yield disclosed.

Minimum Open and/or Maintain: There is no minimum amount to open this account. Additional deposits may be made in any amount and at any time. There is no minimum balance required to maintain this account.

Compounding and Crediting: Dividends are compounded and credited quarterly. For this account, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

*The VISA Secured Account is a limited use account, for the purpose of securing a VISA Secured Card balance. Refer to your card disclosure and agreement for more information regarding this account type.

**The IRA Savings, Roth IRA Savings and Coverdell ESA Savings accounts are subject to additional terms and conditions. Refer to your plan documents for more details.

The following terms apply to the: High Yield Savings Account

Dividends: This is a tiered, variable rate account. The disclosed dividend rate and the corresponding annual percentage yield may change at our sole discretion at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, checks)

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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 period (quarter). 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 stated dividend rates corresponding to the applicable account balance tier, on the applicable average daily balance for the account tier.

Minimum Balance to Earn: There is no minimum average daily balance to earn dividends.

Minimum to Open/and or Maintain: There is no minimum to open this account. Additional deposits may be made in any amount at any time. There is no minimum balance required to maintain this account. There is a maximum balance limit of \$250,000.

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is January 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Condition disclosure for additional account terms and conditions.

The following terms apply to the:

- Holiday Club Account
- Vacation Club Account

Dividend Rate: This is a variable rate account. The disclosed dividend rate and the corresponding prospective annual percentage yield may change at our sole discretion, at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: There is no minimum balance required to obtain the dividend rate and corresponding annual percentage yield disclosed.

Minimum to Open and/or Maintain: There is no minimum amount to open this account. Additional deposits may be made in any amount and at any time. There is no minimum balance required to maintain this account.

Compounding and Crediting: Dividends are compounded and credited quarterly. For this account, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: After the club account is opened, you may make deposits to it until the Maturity Date. Withdrawals during the term of the club account are subject to early withdrawal penalties.

Maturity Date and Renewal Policies: The Maturity Date of all Holiday Club accounts is November 1st; the Maturity Date of all Vacation Club accounts is May 1st. The term of your club account will vary depending on the open date of the club account in relation to the Maturity Date. Upon maturity, all funds in your club account as of the Maturity Date will be automatically transferred to your Base Share Savings account. Your club account will automatically renew as of the Maturity Date, with the new Maturity Date to be set for November 1st or May 1st of the following calendar year (depending on club type). You will have a grace period of ten (10) calendar days after the Maturity Date during which you may withdraw funds, and/or change the terms of your club account without penalty. You may choose to close your club account at any time, but withdrawals of funds in the club account outside of the grace period and prior to the Maturity Date will be subject to an Early Withdrawal Penalty.

Early Withdrawal Penalties: A penalty will be charged if you withdraw any or all of the funds in the club account prior to the Maturity Date. For the amount of the fee, refer to our Schedule of Fees and refer to the “Club Account Early Withdrawal Penalty Fee.” If the amount being withdrawn together with accrued but unpaid dividends is insufficient to pay the penalty, the Credit Union may deduct the balance of the penalty from any funds remaining in the club account, as applicable or in any other of your accounts at the Credit Union; or, on our request, you will pay us the balance of the penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of Dividends Prior to Maturity: The annual percentage yield is based on an assumption that dividends will remain in the club account until maturity. A withdrawal will reduce earnings. Fees may reduce earnings on the account.

Refer to Andrews Federal’s Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to the: Money Market Account¹ (Now referred to as “Legacy Money Market”)

¹As of September 1, 2020, the Credit Union no longer offers these products.

Dividend Rate: This is a tiered, variable rate account. The disclosed dividend rate and corresponding annual percentage yield may change at our sole discretion, at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (month). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account (i.e. the corresponding tier) to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: There is no minimum average daily balance required to earn dividends, but higher average daily balances may earn higher dividend rates.

Minimum to Open and/or Maintain: The minimum amount to open a Money Market account is \$1,000.00. Additional deposits may be made in any amount and at any time. There is a minimum balance requirement of \$1,000.00 to avoid a monthly service charge.

See Andrews Federal Schedule of Fees for information regarding the Low Balance fee for the Money Market Account.

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is January 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or

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transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal. Money Market accounts are subject to an excess withdrawal fee if you should exceed more than six (6) withdrawals or transfers within a month. More details about this fee is available on our Schedule of Fees.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to the:

- Premium Money Market
- Premium High Yield Money Market

As of November 1, 2023, the Credit Union no longer offers the Prestige Money Market. The product previously known as the Premium Plus Money Market has been renamed to the Premium High Yield Money Market.

Dividend Rate: This is a tiered, variable rate account. The disclosed dividend rate(s) and corresponding annual percentage yield may change at our sole discretion, at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (month). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account (i.e. the corresponding tier) to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: There is no minimum average daily balance required to earn dividends, but higher average daily balances may earn higher dividend rates. Refer to our website, www.andrewsfcu.org, to identify our tiered rates for these products.

Minimum to Open and/or Maintain: There is no minimum amount to open a Premium or Premium High Yield Money Market account. Additional deposits may be made in any amount and at any time. There is no minimum balance requirement to maintain a Premium or Premium High Yield Money Market account.

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is January 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal. Money Market accounts are subject to an excess withdrawal fee if you should exceed more than six (6) withdrawals or transfers within a month. More details about this fee is available on our Schedule of Fees.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to:

- Free Checking Account
- Auxiliary Checking Account

Dividend Rate: This is a non-dividend bearing account.

Minimum to Open and/or Maintain: There is no minimum amount to open or maintain this account. Additional deposits may be made in any amount at any time. Overdraft and Non-Sufficient funds fees may apply if you attempt to pay a

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check or other debit transaction from this account in an amount that exceeds your available account balance (Refer to our Privilege Pay disclosure to determine if your account is eligible for overdraft services).

Auxiliary Checking is only available as a secondary checking account for those members with an existing checking account in good standing.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to: Boost Checking Account (Formerly Called "Advantage Checking")

Dividend Rate: This is a variable rate account. The disclosed dividend rate and corresponding annual percentage yield may change at our sole discretion, at any time, and without notice.

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (month). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average daily balance of \$1,500.00 in your account to obtain the dividend rate and corresponding annual percentage yield disclosed.

Minimum to Open and/or Maintain: There is no minimum amount to open this account. You must maintain a minimum average daily balance of \$1,500.00 in this account, or receive an aggregate total of \$3,000.00 or more in direct deposits each month to this account, to avoid a monthly service fee. See the Schedule of Fees for information regarding the Monthly Service Fee on the Boost Checking Account. Additional deposits may be made in any amount and at any time. Overdraft and Non-Sufficient funds fees may apply if you attempt to pay a check or other debit transaction from this account in an amount that exceeds your available account balance. (Refer to our Privilege Pay disclosure to determine if your account is eligible for overdraft services).

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is January 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to: Online Checking Account

The Online Checking is a primarily electronic checking account, with no paper check clearing. This account requires enrollment in our Digital Banking service and use of our digital channels for all transactions and communications, to include eStatements. This account also has access to the Round Up debit card service.

Dividend Rate: This is a non-dividend bearing account.

Minimum to Open and/or Maintain: There is no minimum amount to open or maintain this account. You must meet certain criteria in order to avoid a monthly service fee, as described below:

- Complete ten (10) transactions with your Debit Card within each month, OR
- You are age 24 years or younger, OR
- You are a member of the U.S. Military

See the Schedule of Fees for information regarding the Monthly Service Fee on the Online Checking Account. Additional deposits may be made in any amount at any time. Non-Sufficient funds fees may apply if you attempt to pay an item from this account in an amount that exceeds your available account balance (This checking account type is not currently eligible for our overdraft service, Privilege Pay).

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to: Payback Checking Account

The Payback Checking delivers value to the account-holder by providing credits (up to a maximum value) for using the Andrews Federal debit card for everyday purchases. This account requires enrollment in our Digital Banking service. This account has access to the Round Up debit card service.

Dividend Rate: This is a non-dividend bearing account.

Minimum to Open and/or Maintain: There is no minimum amount to open or maintain this account. You must receive an aggregate total of \$500.00 or more in direct deposits each month to this account to avoid a monthly service fee. See the Schedule of Fees for information regarding the Monthly Service Fee on the Payback Checking Account. Additional deposits may be made in any amount at any time. Overdraft and Non-Sufficient funds fees may apply if you attempt to pay a check or other debit transaction from this account in an amount that exceeds your available account balance. (Refer to our Privilege Pay disclosure to determine if your account is eligible for overdraft services).

Debit Card Rewards: Payback Checking account-holders who use their debit card to make purchases are eligible to receive transaction credits equaling \$0.05 per each debit card transaction greater than \$5.00 (up to a maximum of \$6.00 in total reward credits per month). Debit card rewards are credited to your Base Share Savings account at the end of each month. ATM transactions completed with your debit card are not eligible for these rewards.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and

conditions.

The following terms apply to: Forces Checking Account

The Forces Checking is a features-packed checking account designed for the military account-holder. It delivers value to the account-holder by providing credits (up to a maximum value) for using the Andrews Federal debit card for everyday purchases. This account has access to the Round Up debit card service. This account requires enrollment in our Digital Banking service and direct deposit from a military source in an amount of at least \$500.00, total within a month, to be eligible for all of the account features.

Dividend Rate: This is a non-dividend bearing account.

Minimum to Open and/or Maintain: There is no minimum amount to open or maintain this account. You must receive an aggregate total of \$500.00 or more in direct deposits from a military source each month to this account to avoid a monthly service fee. See the Schedule of Fees for information regarding the Monthly Service Fee on the Forces Checking Account. Additional deposits may be made in any amount at any time. Overdraft and Non-Sufficient funds fees may apply if you attempt to pay a check or other debit transaction from this account in an amount that exceeds your available account balance. (Refer to our Privilege Pay disclosure to determine if your account is eligible for overdraft services).

Debit Card Rewards: Forces Checking account-holders who use their debit card to make purchases are eligible to receive transaction credits equaling \$0.05 per each debit card transaction greater than \$5.00 (up to a maximum of \$6.00 in total reward credits per month). Debit card rewards are credited to your Base Share Savings account at the end of each month. ATM transactions completed with your debit card are not eligible for these rewards.

ATM Fee Credits: As a special feature of the Forces Checking account, we will refund you any ATM surcharge fees that are charged to you when using a non-Andrews or non-CO-OP ATM machine (i.e. ATM fees charged by the machine owner/operator), up to a maximum of \$12.00 in total fee refunds per month. The ATM fee refunds will be posted to your Base Share Savings account at the end of the month.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfers beyond any limits we may impose. If, within our sole discretion, we honor withdrawals or transfers that are beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to: Kasasa Cash Back Checking Account

The Kasasa Cash Back® Checking Account delivers value to the account-holder by providing credits (up to a maximum per month) for using the Andrews Federal debit card for everyday purchases. This account requires enrollment in our Digital Banking service and this account can be linked to a Kasasa Saver® Account for automatic savings. See product description within this document and on our website for Kasasa Saver® Account details.

Dividend Rate: This is a free fixed rate account that pays dividends and rewards for making debit card purchases up to \$300 per month (for a maximum credit of \$9 per month) plus up to \$25 per month in nationwide ATM fee refunds. Refer to our website for applicable dividend and rate. The disclosed dividend rate may change at our sole discretion, at any time, without notice.

Only one Kasasa Cash Back® Checking Account may be opened per membership.

Accrual of Dividends: 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 period (month). 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. Refer to our website for the applicable dividend rate and spending cap for debit card purchases.

TRUTH IN SAVINGS



Minimum Balance to Earn: There is no minimum average daily balance required to earn dividends.

Rewards: To earn monthly rewards, the following qualifications must be met for the month. The following are qualifying activities:

- A minimum of 15 PIN-based or signature-based debit card purchases with an Andrews Federal debit card in the Kasasa Cash account
- At least one direct deposit or ACH transaction
- Be enrolled in Digital Banking and agreed to eStatements

The following activities do not count toward earning account rewards:

- ATM-processed transactions
- Transfers between accounts
- Debit card transactions processed by merchants and received by our credit union as Bill Payment transactions

All transactions and activities must have been processed before the end of the month to count towards qualifying transactions. If these qualifications are not met for the month, the account is still free and will earn our base rate APY*.

Kasasa Cash Back account-holders who use their debit card to make purchases are eligible to receive transaction credits for debit card purchases, ATM fee refunds, and dividends on the account balance. If stated qualifications are met during the month, account rewards will be posted to the 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 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 statement qualification cycle in order to qualify for the account's rewards.

Minimum to Open and/or Maintain: There is no minimum amount to open or maintain this account. Overdraft and Non-Sufficient funds fees may apply if you attempt to pay a check or other debit transaction from this account in an amount that exceeds your available account balance. (Refer to our Privilege Pay disclosure to determine if your account is eligible for overdraft services.)

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. Dividends and Rewards will be credited to your Kasasa Cash account on the last day of the current statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period, and thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfer beyond any limits we may impose. If within our sole discretion, we honor withdrawals or transfers beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other account provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to: Kasasa Cash Checking Account

The Kasasa Cash® Checking Account delivers value to the account-holder by providing dividends and nationwide ATM fee refunds of up to \$25 per month for using the Andrews Federal debit card for everyday purchases. This account requires enrollment in our Digital Banking service and this account can be linked to a Kasasa Saver® Account for automatic savings. See product description within this document and on our website for Kasasa Saver® Account details.

Only one Kasasa Cash® Checking Account may be opened per membership.

Accrual of Dividends: 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 period (month). 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 for the applicable dividend rates and balance tiers for this account.

Dividend Rate: This is a free reverse-tiered, variable rate account that pays rewards for certain qualifiers. The disclosed dividend rates and the corresponding prospective annual percentage yields may change at our sole discretion, at any time, without notice.

Minimum Balance to Earn: There is no minimum average daily balance required to earn dividends, but average daily balances of \$25,000 or less are required to earn higher dividend rates and corresponding annual percentage yields. Refer to our website for balance caps and applicable rates.

Rewards: To earn monthly rewards, the following qualifications must be met for the month. The following are qualifying activities:

- A minimum of 15 PIN-based or signature-based debit card purchases with an Andrews Federal debit card in the Kasasa Cash account
- At least one direct deposit or ACH transaction
- Be enrolled in Digital Banking and agreed to eStatements

The following activities do not count toward earning account rewards:

- ATM-processed transactions
- Transfers between accounts
- Debit card transactions processed by merchants and received by our credit union as Bill Payment transactions

All transactions and activities must have been processed before the end of the month to count towards qualifying transactions. If these qualifications are not met for the month, the account is still free and will earn our base rate APY*.

Kasasa Cash account-holders who use their debit card to make purchases are eligible to receive transaction credits for debit card purchases, ATM fee refunds, and dividends on the account balance. If stated qualifications are met during the month, account rewards will be posted to the 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 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 statement qualification cycle in order to qualify for the account's rewards.

Minimum to Open and/or Maintain: There is no minimum amount to open or maintain this account. Overdraft and Non-Sufficient funds fees may apply if you attempt to pay a check or other debit transaction from this account in an amount that exceeds your available account balance. (Refer to our Privilege Pay disclosure to determine if your account is eligible for overdraft services.)

Compounding and Crediting: Dividends are credited and compounded monthly. For this account, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. Dividends and Rewards will be credited to your Kasasa Cash® account on the last day of the current statement cycle. If you have a linked Kasasa Saver® account, dividends will not compound in your Kasasa Cash account as the dividends will automatically be swept into the saver account.

If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period, and thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: We reserve the right to impose limits on the type, dollar amount, and/or frequency of withdrawals and transfers that may be made from this account. If we do impose such a limit, we will indicate as such limit(s) within

this disclosure and/or at the time of your requested withdrawal or transfer. We have no duty to honor withdrawals or transfer beyond any limits we may impose. If within our sole discretion, we honor withdrawals or transfers beyond any imposed limits, we may also impose excess transaction fees as described in our Schedule of Fees. Notwithstanding any other account provision, we may at any time require you to give written notice of an intention to withdraw or transfer funds from your account not less than seven (7) days and up to sixty (60) days prior to withdrawal.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to the:

- Fixed Rate Share Certificates (various terms available)
- Fixed Rate IRA Share Certificates (various terms available)****
- Fixed Rate Roth IRA Share Certificates (various terms available)****
- Fixed Rate Coverdell ESA Share Certificates (various terms available)****
- Nest Egg (Fixed Rate) IRA, Roth IRA, and Coverdell ESA Share Certificates****

Andrews Federal is pleased to offer share certificates in a variety of terms. The conditions below apply to all Share Certificates, including those that are part of an IRA, Roth IRA, or Coverdell ESA plan (unless otherwise noted here). You will receive a disclosure specific to your certificate at the time of account opening, refer to that document for the terms and conditions that apply to your certificate.

We may also offer Share Certificates with special rates and terms for a limited-time. If you are opening an IRA, Roth IRA, Coverdell ESA, or Special share certificate, please refer to your specific plan documents for additional terms and conditions that may apply to your share certificate. Not all certificate terms are available for all account types; please refer to our website, www.andrewsfcu.org, to see what terms we are currently offering.

Dividend Rate: The current dividend rate and annual percentage yield will remain in effect for the entire term of your certificate but may change each time the certificate is renewed to equal the dividend rate and annual percentage yield being offered then by the Credit Union on new certificates of deposit for the same term as your original deposit (or the closest available type and term).

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average balance of \$1,000.00 in your share certificate to obtain the disclosed annual percentage yield.

Minimum to Open and/or Maintain: The minimum amount to open and maintain a share certificate is \$1,000.00. You will have up to ten (10) calendar days after the account open date in which to fund the account with this minimum opening deposit (and to fund your share certificate in general). If you do not fund your share certificate within those ten (10) calendar days, your share certificate will be closed and any funds in it will be transferred to your Base Share Savings Account.

Compounding and Crediting: Unless otherwise paid, dividends will be compounded and credited every quarter. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and thus cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: After the share certificate is opened, you may not make deposits to it until the maturity date stated within your account disclosure. Dividends credited during the term may be withdrawn at any time during the term; withdrawing dividends can reduce future earnings. Dividends not withdrawn become part of the principal of the share certificate when the share certificate is renewed for another term. Withdrawals of principal during the term are subject to early withdrawal penalties. If you close your share certificate prior to maturity, you will receive the dividends that you earned through the closing date but that have not been previously credited.

Early Withdrawal Penalties (a penalty may be imposed for principal withdrawals before maturity):

- If your account has an original maturity of less than 24 months, we will charge a penalty equal to 90 days of dividends.
- If your account has an original maturity date of 24 months or greater, we will charge a penalty equal to 180 days of dividends.
- Certain Special share certificates (i.e. 55-month or 84-month) may carry a penalty equal to 360 days of dividends.

If the principal amount being withdrawn together with accrued but unpaid dividends is insufficient to pay the penalty, the Credit Union may deduct the balance of the penalty from any funds remaining in the share certificate, as applicable or in any other of your accounts at the Credit Union; or, at our request, you will pay us the balance of the penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Different terms and conditions may apply to IRA, Roth IRA, or Coverdell ESA accounts; see your specific plan documents for more details.

Withdrawal of Dividends Prior to Maturity: The disclosed annual percentage yield assumes that dividends will remain on deposit until maturity. You may alternatively elect to have your dividends transferred to another account with the Credit Union. A withdrawal of dividends before maturity will reduce earnings. Fees may also reduce earnings.

Renewal Policies: Your share certificate will automatically renew at maturity. You may alternatively elect to have your share certificate, upon maturity, transferred to another account with the Credit Union; if the Credit Union elects to not renew your share certificate automatically, we will notify you of this prior to your maturity date. Upon automatic renewal, we will place the funds, plus any dividends not already paid to you, in a new share certificate of the same type and for the same term as your original deposit (or the closest available type and term), at the dividend rate and annual percentage yield we are offering as of your maturity date for share certificates of that type and term (unless we notify you otherwise prior to maturity). You will have a grace period of ten (10) calendar days after the maturity date during which you may withdraw funds, add to principal and/or change the terms of your share certificate without penalty.

Pledge for Share Certificate Secured Loan: Fixed-rate share certificates can be pledged as collateral for a secured loan (not applicable to IRA, Roth IRA, or Coverdell ESA Fixed-rate share certificates).

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

****IRA, Roth IRA, and Coverdell ESA share certificate accounts are subject to additional terms and conditions. Refer to your plan documents for more details.

The following terms apply to the: Jumbo Share Certificates (various terms available)

Andrews Federal is pleased to offer Jumbo share certificates in a variety of terms. Please refer to our website, www.andrewsfcu.org, for current terms offered. You will receive a disclosure specific to your certificate at the time of account opening, refer to that document for the terms and conditions that apply to your certificate.

Dividend Rate: The disclosed dividend rate and annual percentage yield will remain in effect for the entire term of your Jumbo share certificate but may change each time the Jumbo share certificate is renewed to equal the dividend rate and annual percentage yield being offered then by the Credit Union on new Jumbo share certificates for the same term as your original deposit (or the closest available type and term).

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average balance of \$10,000.00 in your Jumbo share certificate to obtain the disclosed annual percentage yield. (Some Jumbo share certificate specials may have a different minimum balance to earn, refer to your opening disclosure for details).

Minimum to Open and/or Maintain: The minimum amount to open and maintain a Jumbo share certificate is \$10,000.00. You will have up to ten (10) calendar days after the account open date in which to fund the account with this minimum opening deposit (and to fund your Jumbo share certificate in general). If you do not fund your Jumbo share certificate within those ten (10) calendar days, your Jumbo share certificate will be closed and any funds in it will be transferred to your Base Share Savings Account. (Some Jumbo share certificate specials may have a different minimum balance to earn, refer to your opening disclosure for details).

Compounding and Crediting: Unless otherwise paid, dividends will be compounded and credited every quarter. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: After the Jumbo share certificate is opened, you may not make deposits to it until the maturity date stated on the account. Dividends credited during the term may be withdrawn at any time during the term; withdrawing dividends can reduce future earnings. Dividends not withdrawn become part of the principal if the account is renewed for an additional term. Withdrawals of principal during the terms are subject to early withdrawal penalties. If you close your Jumbo share certificate prior to maturity, you will receive the dividends that you earned through the closing date but that have not been previously credited.

Early Withdrawal Penalties (a penalty may be imposed for principal withdrawals before maturity):

- If your account has an original maturity of less than 24 months, we will charge a penalty equal to 90 days of dividends.
- If your account has an original maturity date of 24 months or greater, we will charge a penalty equal to 180 days of dividends.
- Certain Special share certificates (i.e. 55-month or 84-month) may carry a penalty equal to 360 days of dividends.

If the principal amount being withdrawn together with accrued but unpaid dividends is insufficient to pay the penalty, the Credit Union may deduct the balance of the penalty from any funds remaining in the Jumbo share certificate, as applicable, or in any other of your accounts at the Credit Union; or, on our request, you will pay us the balance of the penalty.

In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Different terms and conditions may apply to IRA, Roth IRA, or Coverdell accounts; see your plan documents for more details.

Withdrawal of Dividends Prior to Maturity: The annual percentage yield is based on an assumption that dividends will remain in the share certificate until maturity. You may alternatively elect to have your dividends transferred to another account with the Credit Union. A withdrawal will reduce earnings. Fees may reduce earnings on the account; if the Credit Union elects to not renew your share certificate automatically, we will notify you of this prior to your maturity date.

Renewal Policies: Your Jumbo share certificate will automatically renew at maturity. You may alternatively elect to have your Jumbo share certificate, upon maturity, transferred to another account with the Credit Union. Upon automatic renewal, we will place the funds, plus any dividends not already paid to you, in a new Jumbo share certificate of the same type and for the same term as your original deposit (or the closest available type and term), at the dividend rate and annual percentage yield we are offering as of your maturity date for Jumbo share certificates of that type and term (unless we notify you otherwise prior to maturity). You will have a grace period of ten (10) calendar days after the maturity date during which you may withdraw funds, add principal and/or change the terms of your Jumbo share certificate without penalty.

Pledge for Share Certificate Secured Loan: Jumbo share certificates can be pledged as collateral for a secured loan (not applicable to IRA, Roth IRA, or Coverdell ESA Fixed Rate share certificates).

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

****IRA, Roth IRA, and Coverdell ESA Jumbo share certificate accounts are subject to additional terms and conditions. Refer to your plan documents for more details.

The following terms apply to the: Raise Your Rate Share Certificate (various terms available)

Andrews Federal is pleased to offer Raise Your Rate share certificates in a variety of terms. Please refer to our website, www.andrewsfcu.org, for current terms offered. You will receive a disclosure specific to your certificate at the time of account opening, refer to that document for the terms and conditions that apply to your certificate. The Raise Your Rate share certificate is different from other “bump it up” share certificates that the Credit Union may have or is currently offering, in that you have more opportunities to take advantage of “rate bumps” over the term of the share certificate.

This product is not offered for IRA, ROTH IRA or Coverdell ESA share certificates.

Dividend Rate: The disclosed dividend rate and annual percentage yield will remain in effect for the entire term of your Raise Your Rate share certificate until such time as you exercise your ability to raise your rate. You will have up to a maximum of three (3) opportunities to request the Credit Union to “raise your rate” to the rate currently being offered on our Fixed Rate Share Certificate of the same term as published on our website (certificate specials are excluded). Your Raise Your Rate share certificate must be opened for a minimum of six (6) months before you may request your first rate raise.

Once raised, your dividend rate and annual percentage yield will reflect the new rate until such time as you are eligible for, and request, another rate raise. You will have an opportunity to request up to a maximum of three (3) rate raises over the term of your share certificate, as long as six (6) months have passed since your last rate raise. If you do not exercise your rate raise option(s) during the term of the certificate, you forfeit your rate raise option(s).

Upon maturity, your Raise Your Rate share certificate will be renewed to equal the dividend rate and annual percentage yield being offered then by the Credit Union on new Raise Your Rate share certificates for the same term as your original deposit (or the closest available type and term).

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average balance of \$1,000.00 in your Raise Your Rate share certificate to obtain the disclosed annual percentage yield.

Minimum to Open and/or Maintain: The minimum amount to open and maintain a Raise Your Rate share certificate is \$1,000.00. You will have up to ten (10) calendar days after the account open date in which to fund the account with this minimum opening deposit (and to fund your Raise Your Rate share certificate in general). If you do not fund your Raise Your Rate share certificate within those ten (10) calendar days, your Raise Your Rate share certificate will be closed and any funds in it will be transferred to your Base Share Savings Account.

Compounding and Crediting: Unless otherwise paid, dividends will be compounded and credited every quarter. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: After the Raise Your Rate share certificate is opened, you may not make deposits to it until the maturity date stated on the account. Dividends credited during the term may be withdrawn at any time during the term; withdrawing dividends can reduce future earnings. Dividends not withdrawn become part of the principal if the account is renewed for an additional term. Withdrawals of principal during the terms are subject to early withdrawal penalties. If you close your share certificate prior to maturity, you will receive the dividends that you earned through the closing date but that have not been previously credited.

Early Withdrawal Penalties (a penalty may be imposed for principal withdrawals before maturity):

- If your account has an original maturity of less than 24 months, we will charge a penalty equal to 90 days of dividends.
- If your account has an original maturity date of 24 months or greater, we will charge a penalty equal to 180 days of dividends.
- Certain Special share certificates (i.e. 55-month or 84-month) may carry a penalty equal to 360 days of dividends.

If the principal amount being withdrawn together with accrued but unpaid dividends is insufficient to pay the penalty, the Credit Union may deduct the balance of the penalty from any funds remaining in the Raise Your Rate share certificate, as applicable, or in any other of your accounts at the Credit Union; or, on our request, you will pay us the balance of the penalty. In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of Dividends Prior to Maturity: The annual percentage yield is based on an assumption that dividends will remain in the Raise Your Rate share certificate until maturity. You may alternatively elect to have your dividends transferred to another account with the Credit Union. A withdrawal will reduce earnings. Fees may reduce earnings on the account; if the Credit Union elects to not renew your share certificate automatically, we will notify you of this prior to your maturity date.

Renewal Policies: Your Raise Your Rate certificate will automatically renew at maturity. You may alternatively elect to have your Raise Your Rate share certificate, upon maturity, transferred to another account with the Credit Union. Upon automatic renewal, we will place the funds, plus any dividends not already paid to you, in a new Raise Your Rate share certificate of the same type and for the same term as your original deposit (or the closest available type and term), at the dividend rate and annual percentage yield we are offering as of your maturity date for Raise Your Rate share certificates of that type and term (unless we notify you otherwise prior to maturity). You will have a grace period of ten (10) calendar days after the maturity date during which you may withdraw funds, add principal and/or change the terms of your Raise Your Rate share certificate without penalty.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

The following terms apply to the: Bump It Up Share Certificate

As of July 1, 2022 the Credit Union no longer offers Bump It Up Share Certificates. Other similar products may be available. Please refer to our website, www.andrewsfcu.org, for current products, rates and terms offered.

Dividend Rate: The disclosed dividend rate and annual percentage yield will remain in effect for the entire term of your Bump It Up Share certificate until such time as you exercise your ability to bump up the rate. Once during the term of the certificate, you may choose to bump your rate to the rate currently being offered on our Fixed Rate Share Certificate of the same term as posted on our website (certificate specials are excluded).

For example, if you have a 24 month Bump It Up Share certificate, this allows you to, at any one time during the 24 month term, change the dividend rate of your certificate to match the currently advertised rate of our 24 month Fixed Rate Share Certificate.

Once bumped, your dividend rate and annual percentage yield will reflect the new bumped rate until the maturity date of the certificate. If you do not exercise your bump option during the term of the certificate, you forfeit your bump option. Upon maturity, your Bump It Up Share certificate will be renewed to equal the dividend rate and annual percentage yield being offered then by the Credit Union on new Bump It Up Share certificates for the same term as your original deposit (or the closest available type and term).

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average balance of \$1,000.00 in your Bump It Up Share certificate to obtain the disclosed annual percentage yield.

TRUTH IN SAVINGS



Minimum to Open and/or Maintain: The minimum amount to open and maintain a Bump It Up Share certificate is \$1,000.00.

Compounding and Crediting: Unless otherwise paid, dividends will be compounded and credited every quarter. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: After the Bump It Up Share certificate is opened, you may not make deposits to it until the maturity date stated on the account. Dividends credited during the term may be withdrawn at any time during the term; withdrawing dividends can reduce future earnings. Dividends not withdrawn become part of the principal if the account is renewed for an additional term. Withdrawals of principal during the terms are subject to early withdrawal penalties. If you close your share certificate prior to maturity, you will receive the dividends that you earned through the closing date but that have not been previously credited.

Early Withdrawal Penalties (a penalty may be imposed for principal withdrawals before maturity):

- If your account has an original maturity of less than 24 months, we will charge a penalty equal to 90 days of dividends.
- If your account has an original maturity date of 24 months or greater, we will charge a penalty equal to 180 days of dividends.
- Certain Special share certificates (i.e. 55-month or 84-month) may carry a penalty equal to 360 days of dividends.

If the principal amount being withdrawn together with accrued but unpaid dividends is insufficient to pay the penalty, the Credit Union may deduct the balance of the penalty from any funds remaining in the Bump It Up Share certificate, as applicable, or in any other of your accounts at the Credit Union; or, on our request, you will pay us the balance of the penalty. In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Different terms and conditions may apply to IRA, Roth IRA, or Coverdell accounts; see your plan documents for more details.

Withdrawal of Dividends Prior to Maturity: The annual percentage yield is based on an assumption that dividends will remain in the Bump It Up Share certificate until maturity. You may alternatively elect to have your dividends transferred to another account with the Credit Union. A withdrawal will reduce earnings. Fees may reduce earnings on the account; if the Credit Union elects to not renew your share certificate automatically, we will notify you of this prior to your maturity date.

Renewal Policies: Your Bump It Up Share certificate will automatically renew at maturity. You may alternatively elect to have your Bump It Up Share certificate, upon maturity, transferred to another account with the Credit Union. Upon automatic renewal, we will place the funds, plus any dividends not already paid to you, in a new Bump It Up Share certificate of the same type and for the same term as your original deposit (or the closest available type and term), at the dividend rate and annual percentage yield we are offering as of your maturity date for Bump It Up Share certificates of that type and term (unless we notify you otherwise prior to maturity). You will have a grace period of ten (10) calendar days after the maturity date during which you may withdraw funds, add principal and/or change the terms of your Bump It Up Share certificate without penalty.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

****IRA, Roth IRA, and Coverdell ESA share certificate accounts are subject to additional terms and conditions. Refer to your plan documents for more details.

The following terms apply to the: Generator Share Certificate

Andrews Federal is pleased to offer Generator Share certificates in a variety of terms. Please refer to our website, www.andrewsfcu.org, for current terms. Generator Share certificates are not available for any IRA, Roth IRA, or Coverdell plan options. You will receive a disclosure specific to your certificate at the time of account opening, refer to that document for the terms and conditions that apply to your certificate.

Dividend Rate: The disclosed dividend rate and annual percentage yield will remain in effect for the entire term of your Generator Share certificate but may change each time the Generator Share certificate is renewed to equal the dividend rate and annual percentage yield being offered then by the Credit Union on new Generator Share certificates for the same term as your original deposit (or the closest available type and term).

Accrual of Dividends: Dividends begin to accrue on the business day that cash or non-cash items (for example, 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 period (quarter). 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. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.

Minimum Balance to Earn: You must maintain a minimum average balance of \$50.00 in your Generator Share certificate to obtain the disclosed annual percentage yield.

Minimum to Open and/or Maintain: The minimum amount to open and maintain a Generator Share certificate is \$50.00.

Compounding and Crediting: Unless otherwise paid, dividends will be compounded and credited every quarter. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31. Dividends are based on our current income and available earnings, after required transfer to reserves, at the end of each dividend period and, thus, cannot be guaranteed. Federal regulations prohibit payment of dividends in excess of available earnings.

Transaction Limitations: After the Generator Share certificate is opened, you may make deposits to it at any time; it is recommended that you set up an automatic deposit to your Generator Share in order to help build your certificate balance. Partial withdrawals of any amount, made up of dividends and/or principal, will not be permitted. Withdrawals of the entire balance prior to maturity are subject to early withdrawal penalties and will result in the closure of the certificate. If you close your Generator Share certificate prior to maturity, you will receive the dividends that you earned through the closing date but that have not been previously credited.

Early Withdrawal Penalties (a penalty may be imposed for withdrawals before maturity):

- \$25.00 flat Early Withdrawal Penalty Fee, regardless of term or balance withdrawn.

If the amount being withdrawn together with accrued but unpaid dividends is insufficient to pay the penalty, the Credit Union may deduct the balance of the penalty from any funds in any other of your accounts at the Credit Union; or, on our request, you will pay us the balance of the penalty.

In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of Dividends Prior to Maturity: Partial withdrawals are not permitted during the term of the Generator Share certificate; therefore dividends may not be withdrawn prior to maturity. The annual percentage yield is based on an assumption that dividends will remain in the share certificate until maturity. Fees may reduce earnings on the account; if the Credit Union elects to not renew your share certificate automatically, we will notify you of this prior to your maturity date.

Renewal Policies: Your Generator Share certificate will automatically renew at maturity. You may alternatively elect to have your share certificate, upon maturity, transferred to another account with the Credit Union. Upon automatic renewal, we will place the funds, plus any dividends not already paid to you, in a new Generator Share certificate of the same type and for the same term as your original deposit (or the closest available type and term), at the dividend rate and annual percentage yield we are offering as of your maturity date for Generator Share certificates of that type and term (unless we notify you otherwise prior to maturity). You will have a grace period of ten (10) calendar days after the maturity date during which you may withdraw funds, add principal and/or change the terms of your Generator Share certificate without penalty.

Refer to Andrews Federal's Schedule of Fees and Terms and Conditions disclosure for additional account terms and conditions.

Special Information about Minor Accounts: We offer two account categories specifically for our members who are less than 18 years old. Our minor accounts fall into two categories: custodial and non-custodial:

Custodial Minor Accounts: Sprouting Savers-UTMA (for minors age 0 and up)

The Sprouting Savers-UTMA allows the transfer of funds to a minor (as an irrevocable gift or transfer) without the minor retaining any control or access to the funds; the account is controlled by a named Custodian. All Sprouting Savers-UTMA accounts are governed by the Uniform Transfers to Minors Act and are subject to related state law. The rights and responsibilities of the Custodian of this UTMA account are determined by the Uniform Transfer to Minors Act and are subject to related state law.

Eligible share products: All Sprouting Savers-UTMA accounts are eligible to open the following share products as described herein: Base Savings, Other Savings, Planners' Savings, Educational Savings, and any Share Certificate.

Non Custodial Minor Accounts: Cash Commanders (for minors age 13 and up)

The Cash Commanders account allows the minor to have access and control over their own account, with an adult guarantor as Joint member on the account. The Joint member must be at least 18 years of age, and must sign a Guaranty and Indemnification form guaranteeing payment of any negative balances, debts, or other amounts owed to the Credit Union as may arise through use of the account by the minor or Joint member. The Cash Commanders are eligible for additional products and services, such as a checking account or VISA debit card, to help minors learn how manage their money and a Credit Union account.

Eligible share products: All Cash Commanders are eligible to open any of the savings, checking, and money market or share certificate products as described herein.

Special Information about IRA, Roth IRA, and Coverdell Educational Savings Accounts: Andrews offers savings and share certificates available for your IRA, Roth IRA, or Coverdell ESA plan; refer to our website to determine what products we are currently offering for your plan. Please refer to your tax advisor when determining what your appropriate retirement plans or educational plans and investment choices are. Transactions against any IRA, Roth IRA, or Coverdell ESA may trigger tax liabilities under federal tax laws; please consult your tax advisor accordingly.

Traditional IRA (Individual Retirement Arrangement): An IRA is a type of account created by the federal government to give individuals a tax advantaged way to save and invest money. Your contributions to an IRA may be tax-deductible (subject to eligibility). Your earnings grow tax-deferred, so you will not pay income taxes on your earnings until you make withdrawals. Both deductible contributions and earnings are then taxed at your regular income tax rate when the money is withdrawn. Find out more about Traditional IRAs at www.irs.gov.

Roth IRA: In a Roth IRA, your contributions are not tax-deductible. Your earnings grow tax-deferred, so you may experience a tax savings on your Roth investments over time. Distributions from a Roth IRA may also be tax-free (subject to certain conditions). Find out more about Roth IRAs at www.irs.gov.

Coverdell Educational Savings Account: A Coverdell ESA is a trust or custodial account set up solely for the purpose of paying qualified education expenses for the designated beneficiary of the account (i.e., the minor or student). Contributions to a Coverdell ESA are not tax deductible, but earnings grow tax free until distributed. In general, the designated beneficiary of a Coverdell ESA can receive tax free distributions to pay qualified education expenses. The distributions are tax free to the extent the amount of the distributions do not exceed the beneficiary's qualified education expenses. Find out more about Coverdell ESAs at www.irs.gov.the account for each day of the period and dividing that figure by the number of days in the period. We then apply the dividend rate shown on the current rate schedule as being applicable to the average daily balance in the account to the entire average daily balance to determine the amount of dividends you have earned.