TRUTH-IN-SAVINGS DISCLOSURE

Share Certificate July 2026

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATESCHEDULE

DIVIDENDS COMPOUNDED:	Daily	DIVIDENDS CREDITED:	Monthly	Dividend Period:	Account's Term
RATETYPE:	Fixed	MINIMUM OPENING DEPOSIT:	$500.00	ADDITIONAL DEPOSITS:	Not Allowed
WITHDRAWALS:	Limitations	RENEWABLE:	Automatic		

Term		Dividend Rate	Annual Percentage Yield (APY)
6 Months	☐	3.34%	**3.40%**
12 Months	☐	3.44%	**3.50%**
13 Month Promotional	☐	3.92%	**4.00%**
12Months Add On	☐	3.20%	**3.25%**
24Months	☐	3.39%	**3.45%**
36Months	☐	3.44%	**3.50%**
48Months	☐	3.49%	**3.55%**
60Months	☐	3.54%	**3.60%**

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosure apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

Rate Information

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Annual Percentage Yield assumes that dividends are to be added to the principal and remain in the account until maturity. For all accounts, the dividend rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. Any early withdrawal will reduce earnings. Rates for new Share Certificates may change daily. For current dividend rates and Annual Percentage Yields for Share Certificates, call Police FCU at 301-817-1200 or 877-ARU-PFCU.

Dividend Period

For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

Dividend Compounding and Crediting

The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. You may choose to have the dividends automatically transferred to a share account each month, or you may make individual requests for the funds as desired. However, if dividends are withdrawn prior to maturity, the stated Annual Percentage Yield will not apply. If the maturity date is a Saturday, Sunday or a holiday, the funds will be credited to your account on the following business day.

Accrual of Dividends

For all accounts, dividends will begin to accrue on cash and noncash deposits (e.g. checks) on the business day you make the deposit to your account.

Balance Information

To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is $5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule.

Transaction Limitations

The Share Certificate is non-redeemable during the first six days of issuance. After that period, you may make withdrawals subject to the early withdrawal penalties stated in this disclosure. Minimum Deposit $500. Maximum Deposit $250,000. Upon maturity, renewal term will be 12-month term at the dividend rate in effect at the time of renewal unless otherwise directed Early withdrawal unless otherwise directed

12-Month Add On

Limit one Quick Start Certificate per members. Police FCU reserves the right to end or modify this offer at any time.

Early Withdrawal Penalties

A penalty will be imposed for early withdrawal. This penalty will be assessed at the time of withdrawal and is calculated as follows:

-For Share Certificates with terms up to and including 2years, you will forfeit the lesser of 90 days of dividends on the original deposit or the amount of dividends earned since the date of issuance.

-For Share Certificates with terms over 2 years up to and including 4 years, you will forfeit the lesser of 180 days of dividends on the original deposit amount or the amount of dividends earned since the date of issuance.

-For Share Certificates with terms over 4 years, you will forfeit the lesser of 365 days of dividends on the original deposit amount or the amount of dividends earned since the date of issuance.

-If you have elected to have your dividends transferred to Regular Shares or paid by draft, applicable Early Withdrawal Penalties will be deducted from the principal.

-No penalty will be imposed if the withdrawal is the result of the death of any owner.

Joint Account Agreement:

This account is governed by the laws of the State of Maryland. Police FCU is hereby authorized to recognize any of the signatures appearing on the application in payment of funds or the transaction of any business for this account. The joint owners of the account agree with each other and with Police FCU that all sums, now or in the future, paid on this account by any or all of the joint owners to their credit as joint owners with all additions and adjustments, are and shall be owned by them jointly, and are subject to the withdrawal or receipt of any of them. Payments to any of them or the survivor(s) shall be valid and discharge Police FCU from any liability whatsoever. Unless contrary direction is given, upon the death of a party to the account, the funds shall belong to the surviving party of parties. Any or all of the said joint owners may pledge all or part of the funds in the account as collateral security to a loan or loans. A joint owner may be removed from this account only at the express written authorization of that joint owner. The right or authority of Police FCU under this agreement shall not be changed or terminated by any of the owners, except by written notice to Police FCU. Such written notice shall not affect any previous transactions.

National Credit Union Share Insurance Fund:

Member accounts in this Credit Union are federally insured up to $250,000 by the National Credit Union Share Insurance Fund.