TRUTH-IN-SAVINGS DISCLOSURE

Savings (Share) and Checking (Share Draft) Accounts

LAST DIVIDEND DECLARATION DATE July 1, 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.

RATE SCHEDULE

Dividends Compounded: Daily **Dividends Credited:** Monthly **Dividend Period:** Monthly

ACCOUNT TYPE	DIVIDENDS		BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Account Limitations under Account Disclosures
Regular Share	0.10%	**0.10%**	$ 5.00	See Fee Schedule	$ 100.0	Daily Balance	Limitations Apply
Special Savings	0.10%	**0.10%**	$ -		$ 100.0	Daily Balance	
Holiday/Club	0.50%	**0.50%**	$ 5.00		$ 5.0	Daily Balance	Limitations Apply
Share Draft	0.06%	**0.06%**	$ -		$ -	Daily Balance	
Benefits Plus Checking	0.12%- over $3,000 3.00%- up to $3,000	**0.12%- over $3,000 3.04%- up to $3,000**		4.95 monthly fee after 90 Free trial	$ -	Daily Balance	Limitations Apply
Money Market Account	See Below		$ 250.00	See Fee Schedule	$ 250.0	Method A	Limitations Apply
$250.00- $4,999.99	0.70%	**0.70%**			$ 250.0		
$5,000.00- $9,999.99	0.70%	**0.70%**			$ 5,000.0		
$10,000.00- $24,999.99	0.80%	**0.80%**			$ 10,000.00		
$25,000.00- $49,999.99	0.80%	**0.80%**			$ 25,000.00		
$50,000.00- $99,999.99	1.04%	**1.05%**			$ 50,000.00		
$100,000 and over	1.09%	**1.10%**			$ 100,000.00		
Platinum Money Market Account	See Below		$50,000.00	See Fee Schedule	$100.00	Method A	Limitations Apply
$100.00- $19,999.99	0.80%	0.80%			$100.0		
$20,000.00- $49,999.99	0.80%	0.80%			$20,000.0		
$50,000.00- $99,999.99	1.14%	1.15%			$50,000.0		
$100,000.00- $199,999.99	1.19%	1.20%			$100,000.0		
$200,000.00- $499,999.99	1.29%	1.30%			$200,000.0		
$500,000.00- and over	1.34%	1.35%			$500,000.0		

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. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit's Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

Nature of Dividends
Dividends are paid from current income and available earnings after required transfers at the end of the dividend period.

Dividend Compounding and Crediting
The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

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. For all accounts except Share Draft, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day. For

Account Limitations
For Regular Share, Special Savings, Money Market and IRA Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday/ Club accounts, the entire balance will be transferred to the Regular Share account on November 1st or the first business day thereafter and the account will remain open. If you make a withdrawal from your Holiday/Club account at any other time, you will forfeit 90 days dividends, whether earned or not.

Fees for Overdrawing Accounts
Cornerstone Checking, a $25.00 opening deposit and a monthly direct deposit of $500.00 is required. Account limited to no more than 5 overdrafts in a 30 day period or a negative balance for more
Fees for overdrawing your account may be imposed on each check, draft, item, preauthorized automatic debt; telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Deposit Avail ability Policy Disclosure for information regarding the avail ability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. Please refer to the Fee Schedule for current fee information.

Other Fees
There is a $5.00 non-refundable membership fee to become a member of Police Federal Credit Union. A minimum of $5.00(the par value of one share) must be maintained in the Regular Share account.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency