



P.O. Box 1118
Port Neches, TX 77651-1118
(409) 722-1174
(800) 839-2436

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly: 12/17/2025

Quarterly: 12/17/2025

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

RATE SCHEDULE

ACCOUNT TYPE	Dividend Rate/ Annual Percentage Yield (APY)	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
		Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
☐ Share	0.20 / 0.20	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	—
☐ Christmas Club	0.20 / 0.20	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$25.00	Daily Balance	Account withdrawal limitations apply.
☐ Member+ Share Draft Qualifications Met (see section 2)	\$0.00 to \$25,000.00 5.84 / 6.00	Monthly	Monthly	Monthly (Calendar)	—	—	See Tiers	Average Daily Balance	Account limitations apply
\$25,000.01 or greater	0.10 / 0.10								
Qualifications Not Met (see section 2)	0.10 / 0.10								
☐ Money Market	\$0.00 to \$1,999.99 0.10 / 0.10 \$2,000.00 to \$24,999.99 0.60 / 0.60 \$25,000.00 to \$49,999.99 0.70 / 0.70 \$50,000.00 or greater 0.80 / 0.80	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	See Tiers	Average Daily Balance	—
☐ Rewards Share Draft	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Average Daily Balance	—
☐ nPower Share Draft (Ages 8 – 17)	\$50.00 to \$500.00 9.57 / 10.00 \$500.01 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	See Tiers	Average Daily Balance	Account limitations apply.

ACCOUNT DISCLOSURES

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

1. 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 at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Member+ Share Draft, Money Market and nPower Share Draft accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For nPower Share Draft accounts, each dividend rate will apply only to that portion of the account balance within each balance range. The Member+ Share Draft account is a tiered rate account. Please refer to section 2 for additional details about these accounts.

2. MEMBER+ SHARE DRAFT— The Member+ Share Draft account is a variable-rate, tiered dividend checking account. Dividend rates and annual percentage yields (APYs) are variable and may change at any time without notice. You may qualify for higher dividend rates and APYs if you meet all minimum qualification requirements during the monthly qualification cycle. To qualify each monthly cycle, you must: (a) be enrolled in and receive eStatements; (b) have at least \$1,000 in aggregate ACH deposits (such as direct deposits or other external ACH credits); and (c) have 20 or more debit card point-of-sale (POS) transactions that post and settle to your account (ATM transactions and other non-POS debit card transactions do not qualify). The monthly qualification cycle is the period from the first day of the calendar month through the last day of the calendar month. Transactions may take one or more business days to post and settle after the transaction date. Only transactions that post and settle during the qualification cycle will count toward qualifications. If you meet all qualification requirements during the cycle: (a) the higher (first) dividend rate and APY listed in the Rate Schedule will apply to the portion of your daily balance from \$0.01 to \$25,000.00. (b) the lower (second) dividend rate and APY listed in the Rate Schedule will apply to the portion of your daily balance of \$25,000.01 and above. If you do not meet all qualification requirements during the cycle, the base (third) dividend rate and APY listed in the Rate Schedule will apply to your entire balance. Dividends are calculated using the average daily balance method, compounded and credited monthly (or as specified in the Rate Schedule). Fees may reduce earnings. See the current Rate Schedule for dividend rates, APYs, minimum balance requirements (if any) to open the account or earn dividends, and other terms. If your existing rewards-based share draft account is converted to a Member+ Share Draft account, your account will no longer earn rewards points under the prior program. Any

outstanding unredeemed rewards points will be forfeited and removed from your rewards profile during the next regular points purging cycle (or upon conversion, as applicable). See your separate Rewards Program Terms and Conditions for details..

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the 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.

5. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share, Money Market, Share Draft, and nPower Share Draft accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Christmas Club accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. Only one (1) Member+ Share Draft account is allowed per account. For nPower Share

Draft accounts, eligible members must be 8-17 years old. On the 1st business day of the month after the member reaches age 18, the account balance will be transferred to a Share Draft account at the rate and terms in effect at that time. Only one (1) nPower Share Draft account per member is allowed. For Share, Money Market and Share Draft accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, 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 Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability 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. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

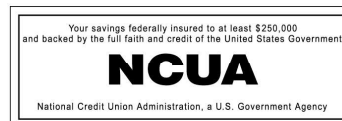
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).





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PROMOTIONAL RATE ADDENDUM – MEMBER+ SHARE DRAFT ACCOUNT

This addendum supplements the Truth-in-Savings Disclosure for the Member+ Share Draft account and outlines a limited-time promotional dividend rate.

An Annual Percentage Yield (APY) of up to 8.00% is available for the qualification cycle beginning July 1, 2026, and ending July 31, 2026, and applies only to the portion of the average daily balance from \$0.01 to \$25,000.00 for members who meet all applicable monthly qualification requirements as described in the Truth-in-Savings Disclosure.

Dividends earned for the July 2026 qualification cycle will be calculated in accordance with the account terms and will be paid on August 1, 2026.

After the promotional period ends, the account will revert to the standard variable dividend rates and APYs in effect at that time, as disclosed in the current Rate Schedule and Truth-in-Savings Disclosure.

All other account terms, including qualification requirements, balance tiers, dividend calculation methods, compounding and crediting, and applicable fees, remain unchanged and are governed by the Truth-in-Savings Disclosure and Account Agreement.