TruStar Federal Credit Union
P.O. Box 21
International Falls, MN 56649
Phone: 800-887-0220
Website: www.trustarfcu.com

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 10/06/2026

The rates, fees and terms applicable to your account at TruStar Federal 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	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	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	
Membership $0.00 to $2,499.99 $2,500.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	1.045/1.05 1.095/1.10 1.195/1.20 1.295/1.30 1.395/1.40 1.495/1.50	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	—	Average Daily Balance	—
Star Savings	1.595/1.60	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Booster Savings	1.595/1.60	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Christmas Share $0.00 to $2,499.99 $2,500.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater **Vacation Share** $0.00 to $2,499.99 $2,500.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	1.045/1.05 1.095/1.10 1.195/1.20 1.295/1.30 1.395/1.40 1.495/1.50 1.045/1.05 1.095/1.10 1.195/1.20 1.295/1.30 1.395/1.40 1.495/1.50	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
IRA	3.445/3.45	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—

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ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	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	
Voluntary Escrow $0.00 to $2,499.99 $2,500.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	1.045/1.05 1.095/1.10 1.195/1.20 1.295/1.30 1.395/1.40 1.495/1.50	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Money Market Checking $0.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $199,999.99 $200,000.00 or greater	.095/.10 1.695/1.70 1.895/1.90 2.245/2.25 2.745/2.75 3.245/3.25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Classic Checking	.095/.10	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.00	Average Daily Balance	—
HSA Checking $0.00 to $2,499.99 $2,500.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	1.045/1.05 1.095/1.10 1.195/1.20 1.295/1.30 1.395/1.40 1.495/1.50	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—

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 earning 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Membership, Christmas Share, Vacation Share, Voluntary Escrow, Money Market Checking, and HSA Checking 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 tiered 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.

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

3. 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.

4. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership 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 Classic Checking 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 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.

6. ACCOUNT LIMITATIONS — For Star Savings accounts, you may make one (1) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. The maximum initial deposit you may make to your Star Savings account is $1,000.00; thereafter, deposits are limited to a minimum of $20.00 and a maximum of $1,000.00 per month. Deposits must be made by direct deposit, automatic payroll deduction, ACH or automatic transfer. For all other accounts, no account limitations apply.

7. 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.

8. 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	$25.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective 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.

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

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