

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:6/1/25					Quarterly: 4/1/25				
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	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	
Primary Share	\$0.00 to \$4,999.99 0.150% / 0.15% \$5,000.00 or greater 0.200% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Alternate Share	\$0.00 to \$4,999.99 0.150% / 0.15% \$5,000.00 or greater 0.200% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Simply Debit	—	—	—	—	\$25.00	—	—	—	—
Smart Change	1.985% / 2.00%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
HIMMA	\$2,500.00 to \$9,999.99 0.300% / 0.30% \$10,000.00 to \$49,999.99 0.300% / 0.30% \$50,000.00 to \$99,999.99 0.350% / 0.35% \$100,000.00 or greater 0.400% / 0.40%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
HIMMA Premier	3.930% / 4.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA	0.650% / 0.65%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Roth IRA	0.650% / 0.65%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Christmas Club	0.300% / 0.30%	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	—	—	Daily Balance	Account withdrawal limitations apply.
Free4All Checking	—	—	—	—	\$25.00	—	—	—	—
Checking Saver Qualifications Met (See Section 2)	\$0.00 to \$150,000.00 0.995% / 1.00% \$150,000.01 or greater 0.400% / 0.76to 1.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualifications Not Met (See Section 2)	0.05% / 0.05%								

Checking Plus Qualifications Met (See Section 2)	\$0.00 to \$25,000.00 4.890% / 5.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
	\$25,000.01 or greater 0.500% / 1.38 to 5.00%								
Qualifications Not Met (See Section 2)	0.05% / 0.05%								
Checking Pays	—	—	—	—	—	—	—	—	—

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 Primary Share, Alternate Share, Smart Change, HIMMA, HIMMA Premier, Traditional IRA, Roth IRA, Christmas Club, Checking Saver, and Checking Plus 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. Primary Share, Alternate Share, HIMMA, Checking Saver, and Checking Plus 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 Primary Share, Alternate Share, and HIMMA 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 Checking Saver and Checking Plus accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. CHECKING SAVER, CHECKING PLUS, AND CHECKING PAYS ACCOUNTS — For all Checking Saver, Checking Plus, and Checking Pays accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) have one direct deposit, ACH credit or payment transaction settle to your account; 2) make 12 debit card purchases that post and settle your account; 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as the current statement cycle. Account transactions may take one or

more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, credit card purchases, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purposes of earning account rewards.

Checking Saver. The Checking Saver account is a tiered rate account and is available only to holders of a Checking Plus or Checking Pays account. If you meet the minimum qualification requirements for your Checking Plus or Checking Pays account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$150,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$150,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Checking Plus or Checking Pays account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Checking Saver account.

Checking Plus. The Checking Plus account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance from \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within

each balance range. In addition, you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Checking Plus account during the monthly qualification cycle. We will reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you have a Checking Saver account, dividends earned on the Checking Plus account and ATM fees refunded to you will automatically be transferred to your Checking Saver account; in that event, dividends will not compound in the Checking Plus account. If you do not have a Checking Saver account, dividends earned and ATM fees reimbursed will remain in your Checking Plus account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Checking Plus account and ATM fees will not be refunded to you. One Checking Plus account or Checking Plus account with Checking Saver account is allowed per social security number.

Checking Pays. For Checking Pays accounts, you will receive 3.00% cash back on up to \$300.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$9.00 cash back may be earned per monthly qualification cycle. In addition, you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Checking Pays account during the monthly qualification cycle. We will reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the

reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you have a Checking Saver account, cash back earned on your Checking Pays account and ATM fees refunded to you will be deposited directly into your Checking Saver account. If you do not have a Checking Saver account, cash back earned and fees refunded will remain in your Checking Pays account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Checking Pays account or Checking Pays account with Checking Saver account is allowed per social security number.

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.

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 HIMMA 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 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 Smart Change, HIMMA, and HIMMA Premier 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 22 and the account will remain open. For Primary Share, Alternate Share, Simply Debit, Traditional IRA, Roth IRA, Free4All Checking, Checking Saver, Checking Plus, and Checking Pays 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.

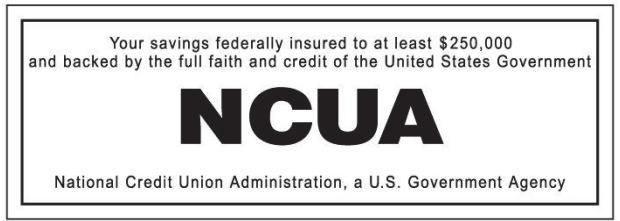
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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

11. 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.

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



TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:				EFFECTIVE DATE:					
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									
	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate		Fixed Rate	\$1,000.00	At Maturity	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.350% / 0.350								
9 Month	0.400% / 0.400								
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate		Fixed Rate	\$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
18 Month	3.940% / 4.000								
19 Month	0.750% / 0.750								
2 Year	0.850% / 0.850								
3 Year	0.800% / 0.800								
4 Year	1.100% / 1.100								
5 Year	1.340% / 1.350								
	/								
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate		Fixed Rate	\$100.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	2.970% / 3.000								
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate		Fixed Rate	—	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
15 Month	2.230% / 2.250								
<input checked="" type="checkbox"/> Jumbo Share Certificate <input type="checkbox"/> Jumbo IRA Share Certificate		Fixed Rate	\$100,000.00	At Maturity	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	0.350% / 0.350								
6 Month	0.450% / 0.450								
9 Month	0.500% / 0.500								
<input type="checkbox"/> Jumbo Share Certificate <input checked="" type="checkbox"/> Jumbo IRA Share Certificate		Fixed Rate	\$100,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	2.970% / 3.000								
18 Month	3.940% / 4.000								
2 Year	0.950% / 0.950								
3 Year	0.900% / 0.900								
4 Year	1.190% / 1.200								
5 Year	1.440% / 1.450								
	/								
<input checked="" type="checkbox"/> Firststep Share Certificate		Fixed Rate	\$25.00	Quarterly	Quarterly	Account's Term	Allowed – Limited to \$10.00 Minimum Deposit	Allowed - See Transaction Limitations section	Automatic
1 Year	1.050% / 1.050								
	/								

<input checked="" type="checkbox"/> Bump Rate Share Certificate		Variable Rate – Member has discretion							
<input type="checkbox"/> IRA Bump Rate Share Certificate			\$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Years	0.850% / 0.850								
<input type="checkbox"/> Jumbo Bump Rate Share Certificate		Variable Rate – Member has discretion							
<input checked="" type="checkbox"/> Jumbo IRA Bump Rate Share Certificate			\$100,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> years	0.950% / 0.950								
Promotional Share Certificate		Fixed Rate	\$100.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
7 Month	4.910% / 5.000								
<input checked="" type="checkbox"/> Promotional Share Certificate		Fixed Rate	\$100.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
8 Month	3.950% / 4.010								
New Member Share Certificate		Fixed Rate	\$100.00	At Maturity	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
<input checked="" type="checkbox"/> month	5.870% / 6.000								
<input type="checkbox"/>									

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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. During the term of your Bump Rate Share Certificate, IRA Bump Rate Share Certificate, Jumbo Bump Rate Share Certificate, and Jumbo IRA Bump Rate Share Certificate accounts, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. The new rate will remain in effect for the remaining term of your account

2. 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.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For New Member Share Certificate accounts, the maximum opening deposit amount is \$50,000.00 and must be with funds not currently on deposit with Keesler Federal Credit Union. For 15 month Share Certificate and IRA Share Certificate accounts, the maximum opening deposit is \$150,000.00. For all accounts, after your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Firststep Share Certificate accounts, the amount of the early withdrawal penalty for your account is 90 days' dividend.

For all other accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less	90 days' dividends
Terms longer than 1 year	180days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

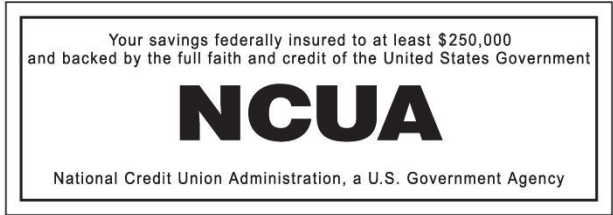
9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

For New Member Share Certificate accounts, your account will automatically renew as a 8 Month Promotional Share Certificate account. For Promotional Share Certificate accounts, your account will automatically renew as a 12 Month Share Certificate account.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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



Deposit Account Fee Schedule This schedule outlines the fees that are applicable to your account(s) as identified. This schedule is incorporated as part of your account agreement with Keester Federal.

Service	Description	Fee Amount
Copy/Retrieval	Copy of original or substitute check	\$2.00 per copy
	Copy of Money Order or Cashier's Check	\$2.00 per copy
	Copy of account statement	\$2.00 per statement
	Activity/History Printout	\$1.00 per page
Non-Sufficient Funds	Check, Debit, or ACH item returned unpaid	\$25.00 per item
Overdraft Privilege	Item is paid and not returned up to an assigned limit	\$25.00 per item
Withdrawal	From Regular Savings Account: fee per withdrawal for more than 4 over the counter in one month	\$2.00
Returned Check	U. S. Drawn by member from another financial institution	\$25.00
	Drawn by Third Party	\$25.00
	U. K. Check drawn on military banking facility	\$4.00
	Any other check	\$10.00
Stop Payment	Stop payment from Checking, Savings, or HMMMA	\$25.00 per item
	Stop payment on money order	\$25.00 per item
Free 4 All Checking	Basic Checking with no monthly fees	No Charge
Checking Plus and Checking Pays	Checking Accounts with rewards as long as qualifications are met.	No Charge
Simply Debit (Savings with Debit Card)	With eStatements	\$10.00 per month
	Additional fee for invalid or no email address	\$10.00 per month
ATM	Transactions or inquiries at KFCU owned machines	No Charge
	Network Fee at non-proprietary machines (does not include any surcharge by ATM owner)	\$1.50
	Card Replacement fee (per ATM/Debit card)	\$5.00
Bad Address	Share Account and/or HMMMA per calendar quarter charge if account shows an invalid or incorrect address at the end of the quarter	\$5.00
Inactive Account	Account fee for accounts in households with no account activity for 2 years, aggregate savings of less than \$200, and no other service than a Share Account.	\$5.00 per month
Check Orders	Vary based on style selected	Varies
Verification of Deposit or Assets	Charged to a member who requests verification of deposit or assets for a business, such as a mortgage company, rental company, etc.	\$10.00
Share Collection	Collection of charged off accounts	\$25.00
International ATM/Debit Card Transactions	Fee imposed on transactions made in foreign countries	1% of transaction
Cashier's Check	Up to one free per day	\$2.00 each additional item
Money Order Purchase	Money Orders	\$1.00 per item
Bank Wire Transfer	Bank Wire Transfers	\$20.00 per wire
	International Bank Wires	\$45.00 per international wire in U.S. Dollars or \$25.00 per international foreign currency
International Wires Returned		\$5.00 per item
Tax Levy/Garnishment		\$50.00
Account Research		\$15.00 per hour, one hour minimum charge