PROMEDICA®
FEDERAL CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: 10/31/2026 **Quarterly:** 09/30/2026 **Annually:** 09/30/2026

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	
Regular Savings	**0.100% / 0.100%**	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	$100.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings (under 18)	**0.100% / 0.100%**	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Auxiliary Savings	**0.100% / 0.100%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	**0.100% / 0.100%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	**0.100% / 0.100%**	Annually	Annually	Annually (Noncalendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
IRA Savings	**0.399% / 0.400%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA Savings	**0.399% / 0.400%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Education IRA Savings	**0.399% / 0.400%**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Save the Change	$0.01 to $500.00 **9.569% / 10%** $500.01 or greater **0.050% / 0.050%**	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and deposit limitations apply.
Money Market	$2,500.00 to $9,999.99 **1.736% / 1.750%** $10,000.00 to $24,999.99 **1.785% / 1.800%** $25,000.00 to $49,999.99 **1.834% / 1.850%** $50,000.00 to $99,999.99 **1.884% / 1.900%** $100,000.00 or greater **1.982% / 2.000%**	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

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RATE SCHEDULE (cont.)

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	
Checking	**0.100%** / **0.100%**	Monthly	Monthly	Monthly (Calendar)	—	—	$600.00	Average Daily Balance	—
First Checking (ages 16-17)	**0.100%** / **0.100%**	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Pinnacle Rewards Checking Requirements Met (see section 1)* **Requirements Not Met (see section 1)**	$0.00 to $3,000.00 **2.96%** / **3.00%** $3,000.01 or greater **0.100%** / **0.100%** **0.100%** / **0.100%**	Monthly	Monthly	Monthly (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 Regular Savings, Youth Savings, Auxiliary Savings, Vacation Club, Christmas Club, IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Checking, First Checking, and Pinnacle Rewards Checking 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. Money Market, Pinnacle Rewards Checking and Save the Change 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 Money Market account. For Pinnacle Rewards Checking and Save the Change accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For Pinnacle Rewards Checking accounts to meet the qualifications you must: 1) complete at least 15 signature based debit card transactions per month; 2) hold a ProMedica Credit Union Visa Card; 3) Receive monthly direct deposits totaling $600.00 or more; and 4) receive e-statements.

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. For Christmas Club accounts, the dividend period is annual. For example, the first dividend period begins on October 1 and ends on September 30.

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. For Regular Savings, Youth Savings, Auxiliary Savings, Vacation Club, Christmas Club, IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Checking, First Checking, and Pinnacle Rewards Checking 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.

5. 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 Regular Savings accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Money Market and 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 Regular Savings, Youth Savings, Auxiliary Savings, Vacation Club, IRA Savings, Roth IRA Savings, Education IRA Savings, and Money Market 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 Youth Savings accounts, on the last business day of the month that the youth turns 18, the share type will convert to a Regular Savings account. If the youth turns 18 after the last business day, but on or before the last calendar day of the month, the share type will convert to a Regular Savings account on the last business day of the following month. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30 and the account will remain open. For Save the Change accounts, you cannot manually transfer funds to this account and you cannot make deposits. For Checking, First Checking, and Pinnacle Rewards Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each presentment of a 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 Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each presentment of a 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 Fee Schedule 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 appearing with this 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.

FEE SCHEDULE

GENERAL FEES	
Account Closure	$10.00 if account closed within 90 days
Account Reconciliation	$20.00/Hour (minimum 1 hour)
Account Research	$20.00/Hour (minimum 1 hour)
Certified Check	$5.00/Check
Copy of Check	$5.00/Copy
Deposit Item Return	$30.00/Presentment
Dormant Account	$10.00/Quarter if account has no activity for 24 months
Money Order	$3.00/Money Order
NSF	$30.00/Presentment
Non-Member Check Cashing (on-us checks)	$5.00/Check
Returned Item	$30.00/Presentment
Statement Copy	$5.00/Copy
Stop Payment	For Checks (Drafts) $30.00/Request For ACH $30.00/Presentment
Wire Transfer - Incoming Domestic - Incoming International	 $10.00/Transfer $10.00/Transfer
Wire Transfer - Outgoing Domestic - Outgoing International	 $25.00/Transfer $50.00/Transfer
Paper Statement Fee	$2.00/Statement when paper statement elected in lieu of e-statements
CHECKING ACCOUNT FEES	
Check Printing	Prices vary upon style
Courtesy Pay	$30.00/Presentment
ATM Transactions	$0.00/Free up to $8.00 per month for Pinnacle Checking only

EFT FEES	
Courtesy Pay	$30.00/Presentment
Instant Issue Debit Card	$5.00/Card
NSF	$30.00/Presentment
Prepaid Visa Card	$4.00 for cards up to $500.00, $6.00 for cards $500.01 to $1,000.00
ATM Withdrawal/Transfer	$0.75/Transaction after four (4) per month for savings only accounts without a checking account
Replacement (Lost) ATM/Debit Card	$10.00/Card
SPECIFIC ACCOUNT FEES	
Regular Savings - Service Fee	$5.00/Month if account has balance under $100.00 at end of the month

