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TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:

EFFECTIVE DATE: 11/8/2024

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 type="checkbox"/> Share Certificate			Fixed Rate	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
30 Day	0.995%	1.000%								
60 Day	0.000%	0.000%								
91 Day	0.000%	0.000%								
6 Month	4.502%	4.600%								
1 Year	4.025%	4.100%								
14 Month	4.310%	4.400%								
18 Month	3.928%	4.000%								
2 Year	3.687%	3.750%								
30 Month	3.687%	3.750%								
3 Year	3.928%	4.000%								
4 Year	3.687%	3.750%								
5 Year	3.687%	3.750%								
6 Year	3.687%	3.750%								
<input type="checkbox"/> Special Share Certificate			Fixed Rate		Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
Special 5 Mth	4.549%	4.650%		\$ 200.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						

RATE SCHEDULE (cont.)

	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
<input type="checkbox"/> IRA Share Certificate			Fixed Rate	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
30 Day	0.000%	0.000%								
60 Day	0.000%	0.000%								
91 Day	0.000%	0.000%								
6 Month	4.502%	4.600%								
1 Year	4.025%	4.100%								
14 month	4.310%	4.400%								
18 Month	3.928%	4.000%								
2 Year	3.687%	3.750%								
30 Month	3.687%	3.750%								
3 Years	3.928%	4.000%								
4 Years	3.687%	3.750%								
5 Years	3.687%	3.750%								
6 Years	3.687%	3.750%								
<input type="checkbox"/> Special IRA Share Certificate			Fixed Rate		Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
Special 5 Mth IRA	4.549%	4.650%		\$ 200.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						

RATE SCHEDULE (cont.)

	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Step-Up Share Certificate			Variable Rate - Member has discretion	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
91 Day	0.000%	0.000%								
6 Month	0.000%	0.000%								
1 Year	0.000%	0.000%								
18 Month	3.687%	3.750%								
2 Year	0.000%	0.000%								
30 Month	3.445%	3.500%	Variable Rate - Member has discretion	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
3 Year	3.687%	3.750%								
4 Year	3.445%	3.500%								
5 Year	3.445%	3.500%								
6 Year	3.445%	3.500%								
<input type="checkbox"/> Special Step-Up Share Certificate			Variable Rate - Member has discretion	\$ 0.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
	0.000%	0.000%								
<input type="checkbox"/> Step-Up IRA Share Certificate			Variable Rate - Member has discretion	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
91 Day	0.000%	0.000%								
6 Month	0.000%	0.000%								
1 Year	0.000%	0.000%								
18 Month	3.687%	3.750%								
2 Year	0.000%	0.000%								
30 Month	3.445%	3.500%								
3 Year	3.687%	3.750%								
4 Year	3.445%	3.500%								
5 Year	3.445%	3.500%								
6 Year	3.445%	3.500%								

RATE SCHEDULE (cont.)

	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Special Step-Up IRA Share Certificate					Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
	0.000%	0.000%		\$ 0.00						
				\$						
				\$						
<input type="checkbox"/> Health Savings Share Certificate			Fixed Rate	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable
<input type="checkbox"/> Special Health Savings Share Certificate			Fixed Rate	\$200.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatically Renewable

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 Share Certificate, IRA Share Certificate, and Health Savings Share Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for

the initial term of the account. During the term of your Step-Up Share Certificate and Step-Up IRA Share Certificate account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. 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.

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 — Some accounts may have minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If your certificate account is not funded within 14 calendar days, your account will be closed. For all accounts dividends are calculated using the daily balance method. The daily balance is calculated by applying 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. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

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

Terms of less than 90 days	30 days' dividends
Terms of 90 days to 1 year	90 days' dividends
Terms of longer than 1 year	180 days' dividends

The penalty imposed will equal the lesser of all dividends earned or terms above. If you were awarded an INOVA Visa gift card the penalty will include the amount of the card given at the time the certificate was opened. However, the penalty will not be less than 7 days' 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 will not have a grace period after maturity to withdraw funds without being charged an early withdrawal penalty. To avoid a withdrawal penalty, all withdrawals must be made on the maturity date. For Special Share Certificate, Special IRA Share Certificate, and Special Health Savings Share Certificate accounts, upon maturity your account will renew for a 30-day certificate of the same certificate account type. For Special Step-Up Share Certificate accounts, upon maturity our account will renew for a 30-day Share Certificate account. For Special Step-Up IRA Share Certificate accounts, upon maturity your account will renew for a 30-day IRA Share Certificate account.

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

11. MEMBERSHIP — For membership, there are no share purchase requirements. The par value of one share (\$0.01), will be provided by the credit union, as stated below.

Par Value of One Share - \$0.01(provided by INOVA FCU)

Number of Shares Required - 1

