

Truth-In-Savings Disclosure Part 2 of 2 Rate Schedule

CERTIFICATES

<u>Term</u>	<u>Minimum To Open and Earn APY</u>	<u>Monthly Compounding Annual Percentage Yield<sup>1</sup></u>	<u>Dividend Rate</u>	<u>Crediting<sup>2</sup></u>
3 Month	\$100	0.75%	0.75%	Monthly
6 Month	\$100	1.50%	1.49%	Monthly
12 Month	\$500	4.75%	4.65%	Monthly
18 Month	\$500	4.75%	4.65%	Monthly
24 Month	\$500	4.25%	4.17%	Monthly
30 Month	\$500	4.15%	4.07%	Monthly
36 Month	\$500	4.05%	3.98%	Monthly
48 Month	\$500	4.00%	3.93%	Monthly
60 Month	\$500	4.00%	3.93%	Monthly

<sup>1</sup>The annual percentage yield (APY) assumes the principal and its dividend will remain on deposit until maturity. Withdrawals, fees and other conditions could reduce earnings.

<sup>2</sup>Annual percentage yield and dividend rate are the same if crediting to another account option is elected.

INDIVIDUAL RETIREMENT ACCOUNTS  
(Traditional or Roth)

<u>Term</u>	<u>Minimum To Open and Earn APY<sup>2</sup></u>	<u>Monthly Compounding Annual Percentage Yield<sup>2</sup></u>	<u>Dividend Rate</u>	<u>Crediting</u>
3 Month	\$100	0.75%	0.75%	Monthly
6 Month	\$100	1.50%	1.49%	Monthly
12 Month	\$500	4.75%	4.65%	Monthly
18 Month	\$500	4.75%	4.65%	Monthly
24 Month	\$500	4.25%	4.17%	Monthly
30 Month	\$500	4.15%	4.07%	Monthly
36 Month	\$500	4.05%	3.98%	Monthly
48 Month	\$500	4.00%	3.93%	Monthly
60 Month	\$500	4.00%	3.93%	Monthly

	<u>Minimum To Open</u>	<u>Prospective Annual Percentage Yield<sup>1</sup></u>	<u>Prospective Dividend Rate<sup>1</sup></u>	<u>Compound/Credit</u>
Money Market IRA	\$100	Tier 1 \$100 - \$99,999	0.05%	Mthly/Mthly
Money Market IRA		Tier 2 \$100,000 - \$249,999	0.25%	Mthly/Mthly
Money Market IRA		Tier 3 \$250,000 and above	0.25%	Mthly/Mthly

(The Money Market IRA account cannot be pledged, transferred or assigned to any party)

The account shown requires a minimum average daily balance and/or may impose a penalty for early withdrawal. Please refer to Part 1 of the attached disclosure or contact us at 1-800-826-7490 or 827-5328.

Transaction Limitations (continued):

**Maximum Contribution.** The total amount you may contribute to an IRA for tax year 2023/2024 cannot exceed 100 percent of your earned income or \$6,500 for 2023 or \$7,000 for 2024 whichever is less. If you also maintain a Roth IRA, the maximum contribution to your Traditional IRA is reduced by any contributions you make to your Roth IRA. Your total annual contribution to all Traditional and Roth IRAs cannot exceed the lesser of the dollar amount described above or 100 percent of your earned income.

**Catch-Up Contribution.** If you are age 50 or older by the close of the taxable year, you may make an additional contribution to your Traditional or Roth IRA of \$1,000 for the tax year 2023/2024.

<sup>1</sup>The annual percentage yield (APY) assumes the principal and its dividend will remain on deposit until maturity. Withdrawals, fees and other conditions could reduce earnings.

<sup>2</sup>Annual percentage yield and dividend rate are the same if crediting to another account option is elected.

**SAVINGS ACCOUNTS**

<u>Description</u>	<u>Minimum To Open</u>	<u>Minimum To Earn APY</u>		<u>Prospective Annual Percentage Yield<sup>1</sup></u>	<u>Prospective Dividend Rate<sup>1</sup></u>	<u>Compound/Credit</u>
				<u>Yield<sup>1</sup></u>	<u>Rate<sup>1</sup></u>	
Savings/ Estate Savings	Purchase of Share	Tier 1	\$100 - \$1,999	0.05%	0.05%	Mthly/Mthly
		Tier 2	\$2,000	0.05%	0.05%	Mthly/Mthly
High Yield Savings (Online Only)		Tier 1	Up to \$10,000	5.00%	4.89%	Mthly/Mthly
		Tier 2	>\$10,000	0.05%	0.05%	Mthly/Mthly
Additional Savings	\$0	Tier 1	\$100 - \$1,999	0.05%	0.05%	Mthly/Mthly
		Tier 2	\$2,000	0.05%	0.05%	Mthly/Mthly
Money Market Savings	\$100	Tier 1	\$100- \$2,499	0.05%	0.05%	Mthly/Mthly
		Tier 2	\$2,500- \$9,999	0.05%	0.05%	Mthly/Mthly
		Tier 3	\$10,000 - \$24,999	0.25%	0.25%	Mthly/Mthly
		Tier 4	\$25,000 - \$49,999	0.75%	0.75%	Mthly/Mthly
		Tier 5	\$50,000 - \$99,999	0.95%	0.95%	Mthly/Mthly
		Tier 6	\$100,000 and above	1.20%	1.19%	Mthly/Mthly
Platinum Money Market	\$0	Tier 1	\$25,000 - \$99,999	1.20%	1.19%	Mthly/Mthly
		Tier 2	\$100,000 - \$249,999	1.70%	1.69%	Mthly/Mthly
		Tier 3	\$250,000 - \$499,999	2.10%	2.08%	Mthly/Mthly
		Tier 4	\$500,000 - \$999,999	3.75%	3.69%	Mthly/Mthly
		Tier 5	\$1,000,000 and above	4.75%	4.65%	Mthly/Mthly
Holiday Savings	\$0	Tier 1	\$100 - \$1,999	0.05%	0.05%	Mthly/Mthly
		Tier 2	\$2,000	0.05%	0.05%	Mthly/Mthly
LangleySaves	\$0	Tier 1	Up to \$1,000	4.75%	4.65%	Mthly/Mthly
		Tier 2	\$1,000 - \$2,500	0.05%	0.05%	Mthly/Mthly
		Tier 3	>\$2,500	0.05%	0.05%	Mthly/Mthly

**(These Savings Accounts are "non-transferable")**

**CHECKING ACCOUNTS**

LangleyPays Checking	-----					
Smart Checking	-----					
Essential Checking	\$20	-----				
Platinum Checking	\$0	Avg Daily Bal	\$10,000	1.00%	1.00%	Mthly/Mthly
SPEND	-----					

<sup>1</sup>The dividend rate and annual percentage yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable period. The dividend rate shown may change after the account is opened.

**Effective Date.** The rates and terms on this Truth-In-Savings Disclosure are accurate as of the effective date indicated at the top. If you have any questions or require information on your account, please call the Credit Union at 1-800-826-7490 or 827-LFCU.

**SCHEDULE OF FEES AND CHARGES**

**Checking and Savings**

<b>ATM &amp; Debit Card/Credit Card</b>			
--Card replacement.....			\$10.00
--Foreign machine use .....			\$1.00
<b>Bill Payment</b>			
--Two (2)-Day Delivery (paper check).....			\$19.95
--Stop Payment Order - each item.....			\$30.00
<b>Check</b>			
--Cashing check for non-member.....			\$10.00
--Orders - check printing fee.....		(price may vary depending upon style ordered)	\$10.00
Courtesy Pay Service – Check, ACH Debit (each item paid) .....			\$20.00
Essential Checking Account - monthly maintenance fee .....			\$5.00
Essential Checking Account – monthly maintenance fee rebate (requires monthly use of debit card or online banking) .....			\$5.00
Garnishment, Tax Lien or Similar Order.....			\$75.00
Foreign Check Processing.....			\$75.00
Inactive Member Account Fee* (\$5 per month).....			\$5.00
*Incurred by members who have no account activity for a period of more than 12 months. Members under 18 are exempt.			
IRA External Transfer.....			\$20.00
Non-Sufficient Funds* - Check, ACH, ATM (per presentment for each item returned).....			\$10.00
Overdraft Transfer from Savings to Checking .....			\$5.00
Platinum Money Market Withdrawal Fee (Second and subsequent withdrawals within a calendar month).....			\$25.00
Return Deposited Check.....			\$15.00
Stop Payment Order - Check, ACH (per item).....			\$30.00
Research per hour (includes Account Reconciliation) min. 1 hour charge.....			\$25.00
--ATM Photo Request.....			\$10.00
--Per item copy cost.....			\$3.00
Verification of Deposits.....			\$20.00
<b>Miscellaneous Fees</b>			
Official Check.....			\$5.00
Coin Machine Processing.....		5% of total processed	
Money Order (each).....			\$3.00
<b>Safe Deposit Box - .....</b>			
--3 x 5 .....	\$25.00	3 x 10 .....	\$45.00
		10 x 10 .....	\$95.00
--5 x 5.....	\$35.00	5 x 10.....	\$65.00
			FREE
Wires - Outgoing.....			\$25.00
HELOC Appraisal Fee.....			\$500.00
<b>Loan Document Modification Fee</b>			
--Vehicle.....			\$50.00
<b>Loan Payment</b>			
--Staff Assisted by phone using ACH, Debit Card.....			\$10.00
--Online by Debit Card (excludes credit card payments).....			\$2.95
--Online ACH.....			..NO CHARGE
--Payment Reversal.....			\$30.00
Skip-A-Payment.....			\$30.00