Langley Federal Credit Union
PO Box 120128
Newport News, VA 23612

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 10/01/2026

The fees and applicable to your account at Langley Federal Credit Union ("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 & 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	
Savings	0.05% / 0.05%	Monthly	Monthly (Calendar)	$5.00	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
High Yield Savings (Qualifications Met) (See Section 2) **(Qualification Not Met) (See Section 2)**	3.69% / 3.75% 3.69% / 3.75% to $25,000 0.05% / 0.05%	Monthly	Monthly (Calendar)	—	—	Up To $25,000.00 $25,000.01 or greater	Average Daily Balance	Account withdrawal limitations apply.
High Yield Savings with • **MyDesign Checking Steady Saver** • **MyDesign Checking All-In Bundle** **(See Section 2)** **(Qualification Not Met) (See Section 2)**	3.69% / 3.75% 3.69% / 3.75% to $50,000 0.05% / 0.05%	Monthly	Monthly (Calendar)	—	—	Up to $50,000.00 $50,000.01 or greater	Average Daily Balance	Account withdrawal limitations apply.
Additional Savings	0.05% / 0.05%	Monthly	Monthly (Calendar)	—	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
Money Market Savings	0.05% / 0.05% 0.05% / 0.05% 0.05% / 0.05% 0.50% / 0.50% 0.50% / 0.50% 0.50% / 0.50%	Monthly	Monthly (Calendar)	$100.00	—	$100.00 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	Average Daily Balance	Account withdrawal limitations apply.
Platinum Money Market	2.13% / 2.15% 2.13% / 2.15% 2.91% / 2.95% 2.91% / 2.95% 2.91% / 2.95%	Monthly	Monthly (Calendar)	—	—	$25,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $499,999.99 $500,000.00 to $999,999.99 $1,000,000.00 or greater	Average Daily Balance	Account transfer and withdrawal limitations apply
Langley Saves	4.89% / 5.00% 1.98% / 2.00% to $1,000 0.05% / 0.05% to >$1,000	Monthly	Monthly (Calendar)	—	—	Up to $500.00 $500.01 to $1,000.00 $1,000.01 or greater	Average Daily Balance	Account withdrawal limitations apply.
Holiday Savings	0.05% / 0.05%	Monthly	Monthly (Calendar)	—	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.

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Money Market IRA	0.05% / 0.05% 0.05% / 0.05% 0.05% / 0.05%	Monthly	Monthly (Calendar)	$100.00	—	$100.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 or greater	Average Daily Balance	Account limitations apply.
Free Checking	—	—	—	—	—	—	—	Account withdrawal limitations apply.
Platinum Checking	0.50% / 0.50%	Monthly	Monthly (Calendar)	—	—	$10,000.00	Average Daily Balance	Account withdrawal limitations apply.
Essential Checking	—	—	—	$20.00	—	—	—	Account withdrawal limitations apply.
Spend	—	—	—	—	—	—	—	Account withdrawal limitations apply.
MyDesign Checking • **Ride Rebate** • **Worry Free**	—	—	—	—	—	—	—	Account withdrawal limitations apply.
MyDesign Checking • **Steady Saver** • **All-In** **(see section 7 for qualifications to earn dividends)**	2.47% / 2.50% 0.00% / 0.00% to >$3,000	Monthly	Monthly (Calendar)	—	—	Up to $3,000.00 $3,000.01 or greater	Average Daily Balance	Account withdrawal limitations apply.

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 Savings, High Yield Savings, Money Market Savings, Platinum Money Market, Langley Saves, Holiday Savings, Money Market IRA, Platinum Checking, MyDesign Checking Steady Saver, and MyDesign Checking All-In accounts, the dividend rate and annual percentage yield may change monthly 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. The Money Market Savings, Platinum Money Market, and Money Market IRA accounts are tiered rate 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. The Langley Saves, High Yield Savings, MyDesign Checking Steady Saver, and MyDesign Checking All-In accounts are tiered rate accounts. Each dividend rate will apply only to that portion of the account balance within each balance range.

2. HIGH YIELD SAVINGS — For High Yield Savings accounts you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: a) be enrolled to receive E-statement and b) only make up to one (1) withdrawal. The monthly qualification cycle is defined as the first day of the calendar month to the last day of the calendar month. If you meet the minimum qualification requirements 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 $25,000 and below . The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $25,000.01 and greater . Each dividend rate will apply only to that portion of the account balance within each range. If you do not meet the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield will apply to the entire balance.

For High Yield Savings accounts, you may also increase your dividend if you have a MyDesign Checking Steady Saver or MyDesign Checking All-in account. If you have a MyDesign Checking Steady Saver or MyDesign Checking All-in account and meet the applicable minimum qualification requirements 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 <= $50,000 . The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is >= $50,000.01 . Each dividend rate will apply only to that portion of the account balance within each range. If you do not meet the qualifications of the MyDesign Checking Steady Saver or MyDesign Checking All-In account, you will earn the dividend listed for this account in the Rate Schedule on your balance up to $10,000.00. ATM access is not permitted, the account is limited to one withdrawal or transfer per month and is not available for overdraft transfers or automatic transfers to other accounts. Only one High Yield Savings account is allowed per member.

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. Dividends will be paid on the last day of the dividend 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. For Savings, High Yield Savings, Additional Savings, Money Market Savings, Platinum Money Market, Langley Saves, Holiday Savings, Money Market IRA, Platinum Checking, MyDesign Checking Steady Saver and MyDesign Checking All-in accounts, if you close or convert your account before accrued dividends are credited, you will not receive the accrued dividends.

6. 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 Savings, High Yield Savings, Additional Savings, Money Market Savings, Platinum Money Market, Langley Saves, Holiday Savings, Money Market IRA, Platinum Checking, MyDesign Checking Steady Saver and MyDesign Checking All-in 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.

7. ACCOUNT LIMITATIONS — For Platinum Money Market accounts, one free withdrawal or transfer per calendar month. A fee of $25.00 will be charged for each additional withdrawal or transfer within the calendar month. One Platinum Money Market account is allowed per member and the account is not available for overdraft transfers. For Savings, Additional Savings, Money Market Savings, Free Checking, Platinum Checking, Essential Checking, Spend, MyDesign Checking Ride Rebate, MyDesign Checking Worry Free, MyDesign Checking Steady Saver, and MyDesign Checking All-in accounts, the maximum withdrawal amount of $1,000.00 per day is permitted at an ATM. Members may have only one of the following accounts: MyDesign Checking Ride Rebate, MyDesign Checking Worry Free, MyDesign Checking Steady Saver, and MyDesign Checking All-in. For MyDesign Checking Ride Rebate, MyDesign Checking Worry Free, MyDesign Checking Steady Saver, and MyDesign Checking All-in members must have the required primary checking account. A Primary Checking Account is determined monthly as of the last day of each calendar month. To qualify, the member must: a) maintain an open checking account; b) post at least $500 in deposits across all accounts (excluding interest, fee refunds, and rewards); c) post at least 5 withdrawal transactions across all accounts totaling at least $300 (excluding cash withdrawals and fees); d) be enrolled in eStatements; and e) complete at least one digital banking login during the calendar month. Only one Langley Saves account is allowed per member. Electronic fund transfer activity is not permitted on the Money Market IRA account. For Money Market IRA accounts, the total amount you may contribute to an IRA for tax year 2025/2026 cannot exceed 100 percent of your earned income or $7500 for 2025 or $7500 for 2026 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 1100 for the tax year 2026 . The Money Market IRA cannot be pledged, transferred or assigned to any party. For Essential Checking accounts, this account is only available to members within the limited-service area of Hampton Roads, MSA, Surry County, VA, Richmond-Petersburg, VA MSA and Raleigh-Durham-Chapel Hill, NC MSA.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item and one-time debit card transaction (if member has consented to overdraft protection plan for 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 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

10 RATES — The rates provided in the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. The dividend rate shown may change after the account is opened. If you have any questions or require current rate information on your accounts, please call the Credit Union at 1-800-826-7490 or 757-827-LFCU.

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

12. NONTRANSFERABLE — These savings accounts are nontransferable.

