



## CINEFI RATE & FEE SCHEDULE & TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE: 06/01/2025**

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.

ACCOUNT TYPE	DIVIDENDS/INTEREST				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend / Interest Annual Percentage Yield (APY)	Dividends/Interest Compounded	Dividends/Interest Credited	Dividend/Interest Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
CineFi High-Yield Savings	4.50 APY	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Daily Balance	Must have eStatements
CineFi Cash	1.50 APY	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Daily Balance	Must have eStatements
FEE	AMOUNT	WHEN CHARGED							
Membership Entrance	\$1.00	At membership opening							

Rates subject to change without notice and may vary. In certain instances when the minimum balance is not maintained and no other services or accounts are open, a low balance monthly fee may apply. Fees may reduce dividends. Membership qualifications apply.

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 (APY) 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 may change daily 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 balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule.

**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.

**4. BALANCE COMPUTATION METHOD** — Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

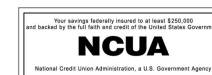
**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, you will not receive

the accrued dividends.

**6. BALANCE INFORMATION** — For CineFi High-Yield Savings and CineFi Cash accounts, there is a minimum daily balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the daily balance falls below \$0.01, you will not earn the APY. Dividends are calculated using the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**7. ACCOUNT LIMITATIONS** — For CineFi Hi-Yield Savings and Cash accounts, the accounts must be enrolled in eStatements.

**8. MEMBERSHIP** — As a condition of membership, you must meet eligibility criteria, open a CineFi account, and pay a \$1.00 membership entrance fee. This fee may be paid for or reimbursed by CineFi at its discretion.



**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings

Disclosure. If you have any questions or require current rate information on your accounts, please contact CineFi.