



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

**EFFECTIVE DATE: 3/02/2026**

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.

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	4.25 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 are subject to change at any time without notice. Fees may reduce earnings. Membership qualifications apply. Except as specifically described, the following disclosures apply to all share accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

- 1. RATE INFORMATION** — The Annual Percentage Yield (APY) is the total percentage rate reflecting dividends earned over a one-year period, based on the dividend rate and compounding frequency. Dividend rate and APYs for all accounts may change daily as determined by the Credit Union’s Board of Directors. The dividend rates, APYs, and any applicable balance tiers are listed 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 for each account, as well as the applicable dividend period, are stated in the

- Rate Schedule. 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 using the daily balance method, which applies a daily periodic rate to the balance in the account each day.
  - 5. ACCRUAL OF DIVIDENDS** —Dividends begin to accrue on noncash deposits (e.g. checks) on the business day the deposit is made. If you close your account before accrued dividends are credited, unpaid dividends will not be paid.
  - 6. BALANCE INFORMATION** — For CineFi High-Yield Savings and CineFi Cash accounts, a minimum daily balance of \$0.01 is required to earn the disclosed Annual Percentage Yield

- for the dividend period. Balances below \$0.01 will not earn dividends.
- 7. ACCOUNT LIMITATIONS** — For CineFi High-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.