For questions or inquiries, contact:

Honor CREDIT UNION
8385 Edgewood Road
Berrien Springs, MI 49103

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 10/13/2026

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Savings Accounts	0.01%	**0.01%**	Variable	Monthly	Monthly	$5.00	$200.00	$5.00
Additional Savings	0.01%	**0.01%**	Variable	Monthly	Monthly	N/A	N/A	N/A
Momentum Money Market Accounts:								
$2,500 – $49,999.99	0.15%	**0.15%**	Variable	Monthly	Monthly	$5,000	N/A	Tiered: See Column 1
$50,000 – $99,999.99	0.30%	**0.30%**	Variable	Monthly	Monthly			
$100,000 – $249,999.99	0.60%	**0.60%**	Variable	Monthly	Monthly			
$250,000 - $499,999.99	0.80%	**0.80%**	Variable	Monthly	Monthly			
$500,000 and up	0.99%	**1.00%**	Variable	Monthly	Monthly			
***Surge Money Market Accounts:**								
$0.01 – $1,000.00	3.93%	**4.00%**	Variable	Monthly	Monthly	N/A	N/A	Tiered: See Column 1
$1,000.01 – $2,500.00	1.98%	**2.80% - 4.00%**	Variable	Monthly	Monthly			
$2,500.01 – $5,000.00	0.99%	**1.90% - 2.80%**	Variable	Monthly	Monthly			
$5,000.01 - $10,000.00	0.50%	**1.20% - 1.90%**	Variable	Monthly	Monthly			
$10,000.01 - $1,000,000.00	0.25%	**0.26% - 1.20%**	Variable	Monthly	Monthly			
****Amplify Money Market Accounts:**								
Base Dividend	0.50%	**0.50%**	Variable	Monthly	Monthly	N/A	N/A	N/A
Relationship Bonus Dividend (Subject to transaction requirements)	3.32%	**3.37%**	Variable	Monthly	Monthly			
Traditional IRA Accounts **Roth IRA Accounts** **CESA IRA Accounts**	0.20%	**0.20%**	Variable	Monthly	Monthly	N/A	N/A	N/A
HSA Checking	0.25%	**0.25%**	Variable	Monthly	Monthly	N/A	N/A	
***Connect Checking**	0.00%	**0.00%**	N/A	N/A	N/A	$25.00	N/A	N/A
****Benefits Checking:**								
balances up to $10,000	5.03%	**5.15%**	Variable	Monthly	Monthly	$25.00	N/A	Tiered: See Column 1
balances over $10,000	0.00%	**0.00%**	Variable	Monthly	Monthly			

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar of the month.

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3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is $5.00.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate interest on your account, except for Benefits Checking and Amplify Money Market products. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day. Benefits Checking and the Amplify Money Market accounts use the *Average Daily Balance Method* to calculate interest. The *Average Daily Balance Method* applies the periodic rate to the average balance in the account each month.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. TRANSACTION LIMITATIONS. For Traditional IRA, Roth IRA, and CESA IRA accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed. **For Health Savings Accounts (HSA):** HSA may be subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA agreement or your tax advisor for additional information.

7. COURTESY PAY. Courtesy Pay may allow members who are in "good standing" to overdraw their personal checking account up to $1,000.00. The account must be open at least 30 days. To be in "good standing", you must be (1) making regular deposits sufficient to cover transactions; (2) bringing the account to a positive balance at least once every 30 days or less; (3) there are no legal orders outstanding on the account. If you overdraw your account, we may, at our discretion, pay overdrafts up to the $1,000 limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the $1,000 limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

8. *SURGE MONEY MARKET ACCOUNTS. This is a blended tiered rate account which pays a different rate on the amount of funds in each tier. Each rate will apply only to the portion of the account balance within each tier and not the entire account balance. For example, if you had $5,000 in your Surge Money Market account, you would earn the tier 1 rate on the first $1,000, the tier 2 rate on the next $1,500 ($1,000.01 through $2,500), and the tier 3 rate on the following $2,500 ($2,500.01 through $5,000). A higher daily balance, when moving up the tiers, will result in a lower APY being earned. Rates are variable and subject to change without notice.

9. **AMPLIFY MONEY MARKET ACCOUNTS. A base dividend APY can be earned by maintaining an average daily balance of at least $0.01 during the monthly dividend period. An additional bonus dividend APY can also be earned by completing both of the following requirements: (1) One or more cleared credit card transaction(s) per month on a Select Credit Card or Select Rewards Credit Card account AND (2) One or more debit card transaction(s) clear your account per month as either a signature-based or PIN-based point of sale (POS) debit transaction (PIN-based ATM transactions not eligible) on a Benefits Checking or Connect Checking account. In order to satisfy the relationship bonus dividend requirements, credit card and debit card transactions must be from accounts within the same membership as the Amplify Money Market account and transactions must be posted by 5:00 PM EST on the last business day of the month - Please note Honor Credit Union posts transactions based on how they are received from merchants. Accounts meeting both qualifying requirements will earn a total relationship bonus dividend APY. Rates are subject to change without notice.

10. ***CONNECT CHECKING DEBIT REWARD INFORMATION. Members earn 1 reward point per every $1 spent on qualifying net debit card purchase transactions (purchases minus returns/credits) posted to their Connect Checking accounts as signature-based or PIN-based point of sale (POS) debit transactions (PIN-based ATM transactions not eligible; please note that Honor Credit Union posts transactions based on how they are received from merchants). Qualifying purchase transactions are defined as those retailers whose Mastercard Merchant Category Codes (MCC) are classified as follows: Grocery Stores, Supermarkets, Restaurants, Fast Food, Drinking Places, Discount Stores, Variety Stores, Wholesale Clubs, Pharmacies, and Gasoline (gas stations, EV charging stations). All other debit card transactions will not accrue reward points. Account holders are advised to refer to the uChoose Rewards program terms for comprehensive details on point redemption, limitations, expiration, and other pertinent information. Some restrictions may apply. Insured By NCUA.

11. ****BENEFITS CHECKING REQUIREMENTS AND ADDITIONAL INFORMATION. Dividends. In order to earn dividends, you must: (1) agree to receive e-statements; (2) maintain a valid email address on file with us; (3) at least one online banking login per month; (4) have direct deposit or 1 ACH transaction per month post to Benefits Checking; and (5) have a minimum of twenty (20) debit card transactions clear your account per month as either a signature-based or PIN-based point of sale (POS) debit transaction (PIN-based ATM transactions not eligible) - Please note Honor Credit Union posts transactions based on how they are received from merchants. Members not meeting the dividend requirements will not earn dividends. ATM Surcharge Rebate: If you use your Rewards Checking debit card at an ATM not owned by us, you are eligible for a rebate of the surcharge you incur, up to $20 per month. Rebates are applied at the end of the month and not as the transactions occur. On the last day of the month, we will total up the ATM surcharges you incurred over the month and rebate the total (up to $20.00). The rebate transaction will appear on your statement and/or in your Account History when you log into your account through Online Banking. Members not meeting the dividend requirements will not earn foreign ATM surcharge fee refunds.

12. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change.

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CONSUMER CERTIFICATE ACCOUNTS

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Renewals
Rate Protector Certificate **Traditional IRA Certificate** **Roth IRA Certificate** **Coverdell Education Savings IRA Certificate**									
3 Months	0.499%	**0.50%**	Fixed	Monthly	Monthly	$50.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period
6 Months	1.243%	**1.25%**						90 Days Interest	
9 Months	1.243%	**1.25%**						90 Days Interest	
12 Months	1.490%	**1.50%**						90 Days Interest	
18 Months	1.490%	**1.50%**						180 Days Interest	
24 Months	1.588%	**1.60%**						180 Days Interest	
30 Months	1.588%	**1.60%**						180 Days Interest	
36 Months	1.933%	**1.95%**						180 Days Interest	
48 Months	2.031%	**2.05%**						180 Days Interest	
60 Months	2.129%	**2.15%**						180 Days Interest	
Add-on CD – 12 Months	1.490%	**1.50%**	Fixed	Monthly	Monthly	$50.00	Allowed	90 Days Interest	
Add on HSA CD – 12 Months	1.490%	**1.50%**							
CD Specials									
8 Month Special*	3.957%	**4.03%**	Fixed	Monthly	Monthly	$1,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period
Jumbo ($100K+) Rate Protector Certificate **Traditional IRA Certificate** **Roth IRA Certificate**									
12 Months	1.736%	**1.75%**	Fixed	Monthly	Monthly	$100,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period
24 Months	1.834%	**1.85%**						180 Days Interest	
36 Months	2.178%	**2.20%**						180 Days Interest	
48 Months	2.276%	**2.30%**						180 Days Interest	
60 Months	2.374%	**2.40%**						180 Days Interest	

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings. The Rate Protector CD allows you to change the rate one time during the term of the CD, from 3 months to 60 months, with no penalties or fees. Rate changes are eligible at the current Rate Protector CD rate only.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is $5.00.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate interest on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your term certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

9. SPECIAL RATE BENEFIT. Youth members, aged 17 years and under, AND whose accounts are flagged as a Youth relationship in the Keystone system, will receive an additional 0.25% to the above stated rates. The additional rate bump is only applicable to aggregate CD balances up to $10,000 per tax identification number.

***8-MONTH CD SPECIAL.** Not applicable for Public Funds. CD is not eligible for rate protector benefit, a one-time rate bump over the course of the term. Fees could reduce earnings. The 8-month CD Special will renew at the standard 9-month CD terms upon maturity.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **09.10.2025.**

All Accounts:	**Fee:**	**How To Avoid:**
NSF Fee	$22.00 per item	Maintain positive balance to cover pending purchases
Stop Payment Fee	$30.00 per item	
Savings Accounts:		
Minimum Balance Fee (Shares)	$5.00 per month	Aggregate savings balance of $200 OR loan OR checking account
Checking Account:		
Overdraft Transfer Fee	$5.00 per item	Use Online Banking to advance from savings or line of credit
Courtesy Pay Fee[1]	$22.00 per item	Maintain positive balance to cover pending purchases
Temporary Checks	$5.00/4 Checks	Use Online BillPay, HonorPay or Account-To-Account Transfers
General Services:		
Phone Transfer Fee	$3.00 per transfer	Use Online Banking OR aggregate savings balance of $200 OR a loan OR a Debit Card
Wire Transfer Fee - Domestic	$20.00 per wire	Use Online BillPay, HonorPay or Account-To-Account Transfers
Wire Transfer Fee - International	$45.00 per wire	Use Online BillPay, HonorPay or Account-To-Account Transfers
Cashier's Check Fee	$2.00 per check	Use Online BillPay, HonorPay or Account-To-Account Transfers
Money Order	$2.00 per Money Order	Use Online BillPay, HonorPay or Account-To-Account Transfers
Account History	$2.00 per page	Use Online BillPay and enroll in eStatements
Check Replacement/Expiration Fee	$10.00 per check	Use an alternative payment method
Copy of Check	$5.00 per copy (plus $30.00 research fee)	Use Online Banking and enroll in eStatements
Paper Delivery of Statement[2]	$2.00 per mailing	Enroll in online eStatements
Night Drop Key Replacement	$15.00 per replacement	

Safe Deposit Box Fees:	
• Annual Rental Size	$30.00/small
• Annual Rental Size	$42.00/medium
• Annual Rental Size	$54.00/large
• Change of Locks/Drilling of Boxes	$150.00

Card Services:	
• Plastic Card Rush Fee	$30.00 per card
• Foreign ATM Withdrawals, Transfers or Inquiries	4 Free; $2.00 each thereafter
• Reload Fee	$4.95
• Mastercard Foreign Transaction Fee	Up to 1% of each transaction

Other Services:	
• Verification of Deposits	$25.00 each
• Dormant Account Fee (After 12 Months)	$50.00 per month
• Membership Closure Fee[3]	$25.00 per membership
• Membership Re-Opening Fee[4]	$25.00 per membership
• Wrong Address Fee	$20.00 per month
• Escheat Processing Fee	$100.00
• Account Reconciliation/ Research/Retrieval	$30.00/per hour ($30.00 minimum)
• Levy, Garnishment, Subpoena	$50.00/per hour
• Instant ACH Deposit Fee (subject to CU approval)	$10.00 each

Disclosures:

[1] Fee applies when overdraft is created by check, in-person, or ACH. Must opt-in for one time debit and ATM transactions

[2] Fee may be applied to checking or savings account

[3] If closed within 6 months of account opening

[4] If opened within 6 months of account closing

*Debit Card fees also apply to all HSA Cards

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency