FIRST US Community Credit Union
580 University Ave.
Sacramento, CA 95825

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 09/28/2026

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.

RATE SCHEDULE

Term	Minimum Opening Deposit	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
3.85% 3,6,9 OR 12 MO. PROMO CERT			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	3.784% / 3.85%							
	$10,000.00	3.784% / 3.85%							
	$50,000.00	3.784% / 3.85%							
	$100,000.00	3.784% / 3.85%							
03 Month Certificate **03 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	2.767% / 2.80%							
	$10,000.00	2.767% / 2.80%							
	$50,000.00	2.767% / 2.80%							
	$100,000.00	2.767% / 2.80%							
06 Month Certificate **06 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	2.813% / 2.85%							
	$10,000.00	2.862% / 2.90%							
	$50,000.00	2.862% / 2.90%							
	$100,000.00	2.862% / 2.90%							
09 Month Certificate **09 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	2.911% / 2.95%							
	$10,000.00	2.960% / 3.00%							
	$50,000.00	2.960% / 3.00%							
	$100,000.00	2.960% / 3.00%							
12 Month Certificate **12 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	2.960% / 3.00%							
	$10,000.00	3.008% / 3.05%							
	$50,000.00	3.008% / 3.05%							
	$100,000.00	3.057% / 3.10%							

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RATE SCHEDULE (cont'd)									
Term	**Minimum Opening Deposit**	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Dividends Compounded	Dividends Credited	**Dividend** Period	Additional Deposits	Withdrawals	Renewable
18 Month Certificate **18 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	3.057% / 3.10%							
	$10,000.00	3.105% / 3.15%							
	$50,000.00	3.105% / 3.15%							
	$100,000.00	3.154% / 3.20%							
24 Month Certificate **24 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	3.105% / 3.15%							
	$10,000.00	3.203% / 3.25%							
	$50,000.00	3.203% / 3.25%							
	$100,000.00	3.251% / 3.30%							
36 Month Certificate **36 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	3.251% / 3.30%							
	$10,000.00	3.251% / 3.30%							
	$50,000.00	3.251% / 3.30%							
	$100,000.00	3.348% / 3.40%							
48 Month Certificate **48 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	3.300% / 3.35%							
	$10,000.00	3.348% / 3.40%							
	$50,000.00	3.348% / 3.40%							
	$100,000.00	3.445% / 3.50%							
60 Month Certificate **60 Month IRA Certificate**			Fixed Rate	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	$500.00	3.445% / 3.50%							
	$10,000.00	3.497% / 3.55%							
	$50,000.00	3.497% / 3.55%							
	$100,000.00	3.545% / 3.60%							

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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For IRA accounts, dividends will be paid to the principal balance of that certificate. For non-IRA accounts, at your option, you may choose to have dividends credited to your certificate account or transferred into another share. If you elect to have dividends or transferred, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit the minimum required share(s) in a Membership Share or Youth Share 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on all cash and 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, accrued dividends will not be paid. If dividends earned in a single period are less than $0.01, they will be forfeited.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty. If you request a withdrawal that takes the account balance below the minimum opening deposit, the account must be closed.

7. MATURITY — Your account will mature as stated on your Certificate Disclosure or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less	90 days' dividends
Terms of greater than 1 year	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must maintain the minimum required share(s) as set forth below to open any subsequent accounts. You must maintain your share account to avoid closure of that account and any subsequent account(s).

Par Value of One Share	$5.00
Number of Shares Required	1

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