FirstUS Community Credit Union
580 University Ave.
Sacramento, CA 95825

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 06/23/2025

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.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends 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	
Membership Savings	$100.00 to $4,999.99 0.050% / 0.05% $5,000.00 to $24,999.99 0.050% / 0.05% $25,000.00 to $99,999.99 0.050% / 0.05% $100,000.00 or greater 0.050% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$25.00	$25.00 or $100.00*	$100.00	Average Daily Balance	—
Youth Savings	$100.00 or greater 0.050% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account limitations apply.
IRA Savings	$100.00 or greater 0.100% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Average Daily Balance	Account limitations apply.
Dream Savings	$100.00 to $4,999.99 0.050% / 0.05% $5,000.00 to $24,999.99 0.050% / 0.05% $25,000.00 to $99,999.99 0.050% / 0.05% $100,000.00 or greater 0.050% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$1.00	—	$100.00	Average Daily Balance	—
Health Savings Accounts (HSA)	$300.00 or greater 0.100% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	$300.00	Average Daily Balance	Account limitations apply.

RATE SCHEDULE (cont'd)

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends 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	
Smart Start Savings **IRA Smart Start Savings**	$0.01 to $2,000.00 3.928% / 4.00% $2,000.01 to $5,000.00 0.499% / 0.50% $5,000.01 to $10,000.00 0.250% / 0.25% $10,000.01 to $50,000.00 0.040% / 0.04% $50,000.01 or greater 0.030% / 0.03%	Monthly	Monthly	Monthly (Calendar)	—	—	$0.01	Average Daily Balance	Account limitations apply.
Smart Start Savings **IRA Smart Start Savings** **Blended APY Ranges**	$0.01 to $2,000.00 4.00% - 4.00% $2,000.01 to $5,000.00 4.00% - 1.87% $5,000.01 to $10,000.00 1.87% - 1.06% $10,000.01 to $50,000.00 1.06% - 0.24% $50,000.01 or greater 0.24% - 0.03%								
Money Market Savings **IRA Money Market Savings**	$2,000.00 to $24,999.99 0.499% / 0.50% $25,000.00 to $99,999.99 1.638% / 1.65% $100,000.00 $249,999.99 1.687% / 1.70% $250,000.00 to $499,999.99 1.933% / 1.95% $500,000.00 or greater 2.129% / 2.15%	Monthly	Monthly	Monthly (Calendar)	$2,000.00	$2,000.00**	$2,000.00	Average Daily Balance	IRA Market account limitations apply.
Youth Checking	0.00% — 0.00%	—	—	—	—	—	—	—	Account limitations apply.
Dividend Checking	$300.00 to $19,999.99 0.020% / 0.02% $20,000.00 to $49,999.99 0.050% / 0.05% $50,000.00 to $99,999.99 0.100% / 0.10% $100,000.00 or greater 0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	$100.00	$2,500.00**	$300.00	Average Daily Balance	—

Better Than FREE Checking (With Direct Deposit) **(Without Direct Deposit)**	$500.00 and below 0.995% / 1.00% $500.01 or greater 0.000% / 1.00% to 0.00% 0.000% / 0.000%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Essentials Checking	0.00% — 0.00%	—	—	—	—	—	—	—	Account 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. Dividend rates and annual percentage yields may change at any time 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. For Tiered Rate Accounts, the balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Membership Savings, Dream Savings, and all Money Market Savings 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. For Smart Start Savings and IRA Smart Start Savings accounts, each dividend rate will apply only to that portion of the account balance within each balance range. Better Than FREE Checking accounts are tiered rate accounts. If you have direct deposit of your net payroll to your account, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to your balance of $500.00 and below. The second dividend rate and annual percentage yield listed for this account will apply on any balance $500.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not have direct deposit of your net payroll to your account, the account does not pay dividends.

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 — Dividends are calculated daily and compounded monthly. 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 month and ends on the last calendar day of the month. Dividends are available to the owner(s) on the account any time after they are paid; dividends are paid monthly on the last day of the month.

4. ACCRUAL OF DIVIDENDS — For all earning 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. If you close or convert your savings account before dividends are credited, you will not receive accrued dividends. Dividends will be forfeited on individual accounts at the time the Credit Union is notified of a members passing. If dividends earned in a single period are less than $0.01, they will be forfeited.

5. BALANCE INFORMATION — To open any account, you must deposit the minimum required share(s) in a Membership Savings or Youth Savings 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 Membership Savings accounts, the minimum balance required to keep the account open is $25.00. An inactive account fee is assessed on all accounts (age 17 and under excluded) that are inactive for a year from the last activity date, or do not have another open active savings, checking, or loan at the Credit Union excluding IRA accounts and certificate accounts. **For Money Market Savings, IRA Money Market Savings, and Dividend Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met during the dividend period, you will be charged a service fee as stated in the Pricing Schedule. For Membership Savings, Youth Savings, IRA Savings, Dream Savings, Health Savings Accounts (HSA), Smart Start Savings, IRA Smart Savings, Money Market Savings, IRA Money Market Savings, and Dividend Checking 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 Better Than FREE Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, 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. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the balance in your account at the end of the day.

6. ACCOUNT LIMITATIONS — For Youth Savings, your account will convert to a Membership Savings account once you turn 18. At that time all the minimum balance requirements will apply. For Youth Checking, your account will convert to a Better Than Free Checking once you turn 18. For IRA Savings, IRA Smart Start Savings, and IRA Money Market Savings accounts, please refer to the separate IRA disclosures for transaction limitations. For Health Savings Accounts (HSA) accounts, please refer to the separate HSA Disclosures for transaction limitations. For Smart Start Savings and IRA Smart Start Savings accounts, the first $5,000 must be new funds new on deposit. Limit one Smart Start Savings account per member (and one IRA Smart Start Savings account per member). For Better Than Free Checking accounts, you are required to be enrolled and receive eStatements or pay a monthly paper statement fee as stated in the Pricing Schedule. For Membership Savings, Dream Savings, Money Market Savings, Youth Checking, Dividend

Checking, and Better Than FREE Checking accounts, no account limitations apply.

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

For ATM and 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 in the Pricing Schedule.

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

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

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 call the Credit Union.

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