Northern CREDIT UNION

Countryside CREDIT UNION
A Division of Northern Credit Union

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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 06/01/2023

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	
☐ Basic Savings ☐ Smart S.T.A.R.T. Savings	$0.00 to $49.99 0.10% / 0.10% $50.00 to $4,999.99 0.10% / 0.10% $5,000.00 to $24,999.99 0.15% / 0.15% $25,000.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$0.00 $50.00 $5,000.00 $25,000.00	Average Daily Balance	—
Easy Savings	$0.00 to $499.99 0.10% / 0.10% $500.00 to $2,499.99 0.15% / 0.10% to 0.14% $2,500.00 to $4,999.99 0.15% / 0.14% to 0.15% $5,000.00 to $9,999.99 0.15% / 0.15% to 0.15% $10,000.00 or greater 0.05% / 0.05% to 0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	$0.00 $500.00 $2,500.00 $5,000.00 $10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
NEXT eSavings	$0.00 to $1,000.00 4.89% / 5.00% $1,000.01 to $5,000.00 0.20% / 1.16% to 5.00% $5,000.01 or greater 0.15% / 0.15% to 1.16%	Monthly	Monthly	Monthly (Calendar)	—	—	$0.00 $1,000.01 $5,000.01	Average Daily Balance	Account limitations apply.
Club	$0.00 to $49.99 0.10% / 0.10% $50.00 to $4,999.99 0.10% / 0.10% $5,000.00 to $24,999.99 0.15% / 0.15% $25,000.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	$0.00 $50.00 $5,000.00 $25,000.00	Average Daily Balance	—
IRA Savings	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

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	
Health Savings	$0.00 to $999.99 **0.00%** / **0.00%** $1,000.00 to $4,999.99 **0.10%** / **0.10%** $5,000.00 to $49,999.99 **0.10%** / **0.10%** $50,000.00 or greater **0.10%** / **0.10%**	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.00 $5,000.00 $50,000.00	Average Daily Balance	—
Money Market	$0.00 to $9,999.99 **0.15%** / **0.15%** $10,000.00 to $49,999.99 **0.20%** / **0.20%** $50,000.00 to $99,999.99 **0.25%** / **0.25%** $100,000.00 or greater **0.30%** / **0.30%**	Monthly	Monthly	Monthly (Calendar)	—	—	$0.00 $10,000.00 $50,000.00 $100,000.00	Average Daily Balance	—
Premium Savings	$0.00 to $34,999.99 **0.25%** / **0.25%** $35,000.00 to $74,999.99 **1.74%** / **1.75%** $75,000.00 to $249,999.99 **2.47%** / **2.50%** $250,000.00 or greater **0.05%** / **0.05%**	Monthly	Monthly	Monthly (Calendar)	$5,000.00	—	$0.00 $35,000.00 $75,000.00 $250,000.00	Average Daily Balance	Account limitations apply.
High Yield Savings	$0.00 to $34,999.99 **0.75%** / **0.75%** $35,000.00 to $74,999.99 **1.24%** / **1.25%** $75,000.00 to $249,999.99 **1.98%** / **2.00%** $250,000.00 or greater **3.45%** / **3.50%**	Monthly	Monthly	Monthly (Calendar)	$1.00	—	$0.00 $35,000.00 $75,000.00 $250,000.00	Average Daily Balance	Account limitations apply.
Premium Rewards Checking	$0.00 to $10,000.00 **2.23%** / **2.25%** $10,000.01 to $35,000.00 **2.23%** / **2.25%** to **2.25%** $35,000.01 to $50,000.00 **0.10%** / **1.61%** to **2.25%** $50,000.01 or greater **0.10%** / **0.10%** to **1.60%**	Monthly	Monthly	Monthly (Calendar)	—	—	$10,000.00 $35,000.01 $50,000.01	Average Daily Balance	Account limitations apply.
Choice Rewards Checking	$0.00 to $15,000.00 **0.26%** / **0.26%** $15,000.01 to $50,000.00 **0.10%** / **0.15%** to **0.26%** $50,000.01 or greater **0.10%** / **0.10%** to **0.15%**	Monthly	Monthly	Monthly (Calendar)	—	—	$0.00 $15,000.01 $50,000.01	Average Daily Balance	Account limitations apply.

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	
Basic Checking	—	—	—	—	—	—	—	—	—
NEXT Rewards eChecking	—	—	—	—	—	—	—	—	Account limitations apply.
Agriculture Checking	$0.00 to $2,499.99 **0.00% / 0.00%** $2,500.00 to $24,999.99 **0.10% / 0.10%** $25,000.00 to $49,999.99 **0.10% / 0.10%** $50,000.00 to $99,999.99 **0.10% / 0.10%** $100,000.00 or greater **0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$0.00 $2,500.00 $25,000.00 $50,000.00 $100,000.00	Average Daily Balance	—
Business Savings	$0.00 to $49.99 **0.00% / 0.00%** $50.00 to $4,999.99 **0.10% / 0.10%** $5,000.00 to $24,999.99 **0.10% / 0.10%** $25,000.00 or greater **0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$0.00 $50.00 $5,000.00 $25,000.00	Average Daily Balance	—
Business Money Market	$0.00 to $4,999.99 **1.49% / 1.50%** $5,000.00 to $9,999.99 **1.49% / 1.50%** $10,000.00 to $99,999.99 **2.47% / 2.50%** $100,000.00 to $249,999.99 **2.72% / 2.75%** $250,000.00 to $999,999.99 **2.96% / 3.00%** $1,000,000.00 or greater **1.49% / 1.50%**	Monthly	Monthly	Monthly (Calendar)	—	—	$0.00 $5,000.00 $10,000.00 $100,000.00 $250,000.00 $1,000,000.00	Average Daily Balance	Account limitations apply.
Business Checking	—	—	—	—	—	—	—	—	—

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 Basic Savings, Smart S.T.A.R.T. Savings, Easy Savings, NEXT eSavings, Club, IRA Savings, Health Savings, Money Market, Premium Savings, High Yield Savings, Premium Rewards Checking, Choice Rewards Checking, Agriculture Checking, Business Savings, and Business Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Basic Savings, Smart S.T.A.R.T. Savings, Easy Savings, NEXT eSavings, Club, Health Savings, Money Market, Premium Savings, High Yield Savings, Premium Rewards Checking, Choice Rewards Checking, Agriculture Checking, Business Savings, and Business Money Market accounts are 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 Basic

Savings, Smart S.T.A.R.T. Savings, Club, Health Savings, Money Market, Premium Savings, High Yield Savings, Agriculture Checking, Business Savings, and Business Money Market 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 Easy Savings, NEXT eSavings, Premium Rewards Checking and Choice Rewards Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range, resulting in a blended APY.

The **Premium Rewards Checking** account is a Tiered Rate account. If your average daily balance is $10,000.00 or below and you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: a) have an average daily balance of at least $10,000.00; b) be enrolled in Online Banking; c) be enrolled in e-statements; d) have at least one (1) direct deposit or ACH debit payment per month from/to the Premium Rewards Checking; and e) have a Northern Credit Union debit card. If your balance is from $10,000.01 to $35,000.00 and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. If your balance is from $35,000.01 to $50,000.00 and you meet all of the minimum service requirements, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply. If your balance is greater than $50,000.01 and you meet all of the minimum service requirements, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a calendar month, there will be no dividends paid on this account.

Choice Rewards Checking Account. You may select from two monthly reward types, Cashback or ATM Fee Refunds and dividends. You will qualify for monthly reward if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements you must: a) have a Northern Credit Union debit card; b) make a minimum of $500.00 accumulated monthly in debit card purchases from your Choice Rewards Checking (only required if electing to receive ATM fee refunds and dividends); c) make one (1) automatic payment or direct deposit; d) be enrolled in Online Banking; and e) be enrolled in e-statements. The monthly qualification cycle is defined as the period beginning on the last day of the previous statement cycle through the next to last day of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualifications cycle in order to qualify for the account's reward. For the Cashback reward, if you meet the minimum qualification requirements during the monthly qualification cycle you will earn $0.15 cashback for every debit card purchase (physical or digital) over $5.00 up to a maximum of $15.00 cashback per month. For the ATM Fee Refund reward, if you meet the minimum qualification requirements during the monthly qualification cycle you will earn dividends and up to $15.00 in ATM fee Refunds per month. There are no minimum balance requirements to earn rewards, but members who choose ATM refunds and dividends must make at least $500.00 in debit card purchases each monthly qualification cycle. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn dividends or the previously selected reward.

NEXT Rewards eChecking Account. You may select from two monthly reward types, Cashback or ATM Fee Refunds. You will qualify for monthly reward if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements you must: a) make a minimum of $500.00 accumulated monthly in debit card purchases from your NEXT Rewards eChecking (only required if electing to receive ATM refunds); b) you have at least one direct deposit or ACH debit payment per month from/to the NEXT Rewards eChecking; c) be enrolled in Online Banking; and d) be enrolled in e-statements. You may receive one (1) of the two following reward types if you meet the minimum qualification requirements during the monthly qualification cycle: a) earn $0.10 per $5.00 or greater debit card purchase or payment (a maximum of $10.00 cash back) per month; or b) be reimbursed for domestic ATM fees up to a maximum of $10.00 per month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn the previously selected reward.

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. 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 Basic Savings, Smart S.T.A.R.T. Savings, Easy Savings, NEXT eSavings, Club, IRA Savings, Health Savings, Money Market, Premium Savings, High Yield Savings, Premium Rewards Checking, Choice Rewards Checking, Agriculture Checking, Business Savings, and Business Money Market accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit the minimum required share(s) in a Basic Savings or Smart S.T.A.R.T. 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 Basic Savings, Smart S.T.A.R.T. Savings, Easy Savings, NEXT eSavings, Club, Health Savings, Money Market, Premium Savings, High Yield Savings, Premium Rewards Checking, Choice Rewards Checking, Agriculture Checking, Business Savings, and Business Money Market 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 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.

6. ACCOUNT LIMITATIONS — For Easy Savings accounts, you must have an electronic transfer minimum monthly deposit of $25.00. For NEXT eSavings accounts, you must have an open and active NEXT Rewards eChecking account. For Premium Savings accounts, you must have an open and active Northern Premium Rewards Checking, maintain an active debit card, have direct deposit, and a minimum average daily balance of $10,000.00. For High Yield Savings accounts, you must have an open and active Premium Rewards or Choice

Rewards checking account, along with associated services. Failure to meet any of these requirements will result in account closure. For Next eSavings, Premium Rewards Checking, Choice Rewards Checking, and NEXT Rewards eChecking accounts, you may only have one of each account type per social security number (primary account holder). For Business Money Market accounts, you must have an open and active Business Checking account and make Business debit card transactions through the Business Checking account. For Basic Savings, Smart S.T.A.R.T. Savings, Club, IRA Savings, Health Savings, Money Market, Basic Checking, Agriculture Checking, Business Savings, and Business 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 Schedule of Fees and Charges 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 the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

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 last dividend declaration 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 Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

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

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