Our Rates for Consumer Accounts

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"Our Rates" explains terms, rates, and service charges applicable to your savings, checking, and certificate accounts at Leaders Credit Union as of the Effective Date. Each account holder agrees to the terms set forth in this Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). In the event of a conflict between the following terms and any other terms in the MSA, then the following terms control. Please refer to "Our Service Charges for Consumer Accounts" disclosure, incorporated herein by reference, for service charges applicable to your saving, checking, and certificate accounts at Leaders Credit Union at this time. This Rates disclosure, Our Service Charges disclosure, and/or our MSA may be amended at any time with notice provided to you if required by law.

Rates for Savings, Checking and Certificate Accounts

Effective Date: 07/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	/Dividend Period
Savings^							
First Forward (Prime) Savings*			$10.00	$10.00	--	Quarterly	Quarter
$0.00 - $9.99	none	0.00%					
$10.00 - $2,499.99	0.05%	0.05%					
$2,500.00 - $4,999.99	0.10%	0.10%					
$5,000.00 and over	0.10%	0.10%					
Fast Forward Savings			$25.00	--	--	Monthly	Month
$0.00 - $4,999.99	4.89%	5.00%					
$5,000.00 - $9,999.99	1.98%	2.00%					
$10,000.00 - $24,999.99	0.25%	0.25%					
$25,000.00 and over	none	0.00%					
Forward Plus High Yield Savings	3.45%	3.50%	--	--	--	Monthly	Month
Future Leader Savings			$10.00	--	--	Monthly	Month
$0.00 - $500.00	4.89%	5.00%					
$500.01 - $4,999.99	1.00%	1.00%					
$5,000.00 - $9,999.99	0.75%	0.75%					
$10,000.00 - $24,999.99	0.25%	0.25%					
$25,000.00 and over	0.00%	0.00%					
Christmas & Vacation Club Savings	0.25%	0.25%	--	--	--	Quarterly	Quarter
Side Savings			--	$10.00	--	Quarterly	Quarter
$0.00 - $9.99	none	0.00%					
$10.00 - $2,499.99	0.05%	0.05%					
$2,500.00 - $4,999.99	0.10%	0.10%					
$5,000.00 and over	0.10%	0.10%					
Checking^							
Champion Rewards Checking			--	--	--	Monthly	Month
Qualified Account							
$0.00 - $15,000.00	3.93%	4.00%					
$15,000.01 - $50,000.00	1.98%	2.00%					
$50,000.01 - $100,000.00	1.98%	2.00%					
$100,000.01 - $250,000.00	1.98%	2.00%					
$250,000.01 and over	0.05%	0.05%					
Unqualified Accounts	0.05%	0.05%					

^Please see the below Explanation of Rates and Service Charges for the general and, if applicable, specific terms not listed on this page.

*First Forward (Prime) Savings Account – All members must have a First Forward Savings Account with at least the Minimum Opening Balance.

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Effective Date: 07/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	/Dividend Period
Certificates^							
3 Month Certificate			$1,000.00	$1,000.00	--	At Maturity	Quarter
$1,000.00 - $24,999.99	0.30%	0.30%					
$25,000.00 - $49,999.99	0.30%	0.30%					
$50,000.00 - $99,999.99	0.30%	0.30%					
$100,000.00 and over	0.30%	0.30%					
Money Market Certificate*			$3,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	1.24%	1.25%					
$25,000.00 - $49,999.99	1.24%	1.25%					
$50,000.00 - $99,999.99	1.24%	1.25%					
$100,000.00 and over	1.24%	1.25%					
6 Month Certificate			$1,000.00	$1,000.00	--	At Maturity	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
12 Month Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
24 Month Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
36 Month Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
48 Month Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
60 Month Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					

^Please see the below Explanation of Rates and Service Charges for the general and, if applicable, specific terms not listed on this page.

*Money Market Certificate has a 6 month term.

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Effective Date: 07/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	/Dividend Period
Individual Retirement Accounts^							
WealthBuilder IRA Money Market Savings Account	0.30%	0.30%	--	--	--	Monthly	Month
12 Month IRA Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
24 Month IRA Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
36 Month IRA Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
48 Month IRA Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
60 Month IRA Certificate			$1,000.00	$1,000.00	--	Quarterly	Quarter
$1,000.00 - $24,999.99	2.48%	2.50%					
$25,000.00 - $49,999.99	2.48%	2.50%					
$50,000.00 - $99,999.99	2.48%	2.50%					
$100,000.00 and over	2.48%	2.50%					
Rates Specials^^							
11 Month Certificate Special*	3.45%	3.50%	$1,000.00	$1,000.00	--	Monthly	Month
12 Month Certificate Special**	4.17%	4.25%	$1,000.00	$1,000.00	--	Monthly	Month
24 Month Certificate Special***	4.17%	4.25%	$1,000.00	$1,000.00	--	Monthly	Month
36 Month Certificate Special****	4.17%	4.25%	$1,000.00	$1,000.00	--	Monthly	Month
Welcome Certificate Special*****	4.91%	5.00%	$1,000.00	$1,000.00	--	Quarterly	Quarter

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Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	/Dividend Period
07/01/2026							

^Individual Retirement Accounts (IRAs) – IRA Savings Accounts and IRA Certificates (Traditional, Roth, or ESA) are available from Leaders Credit Union as listed above. Please see the below Explanation of Rates and Service Charges for the general and, if applicable, specific terms for the above-listed IRA Savings Accounts and IRA Certificates.

^^Rates Specials – Please see the below Explanation of Rates and Service Charges for the general and, if applicable, any specific terms not listed on this page.

*11 Month Certificate Special – For a limited time only. At maturity, the 11 Month Business Certificate Special will automatically re-new as a 12 Month Business Certificate at the then-current rate.

**12 Month Certificate Special – For a limited time only. At maturity, the 12 Month Certificate Special will automatically renew as a 12 Month Certificate at the prevailing rate in effect at that time. This offer applies to new money only, defined as funds that have not been on deposit with us within the last 30 days. Existing members who do not have an existing checking account will be eligible for the Special Certificate if they open a new checking account.

***24 Month Certificate Special – For a limited time only. At maturity, the 24 Month Certificate Special will automatically renew as a 24 Month Certificate at the prevailing rate in effect at that time. This offer applies to new money only, defined as funds that have not been on deposit with us within the last 30 days. Existing members who do not have an existing checking account will be eligible for the Special Certificate if they open a new checking account.

****36 Month Certificate Special – For a limited time only. At maturity, the 36 Month Certificate Special will automatically renew as a 36 Month Certificate at the prevailing rate in effect at that time. This offer applies to new money only, defined as funds that have not been on deposit with us within the last 30 days. Existing members who do not have an existing checking account will be eligible for the Special Certificate if they open a new checking account.

*****Welcome Certificate Specials – The Welcome Certificate Special must be opened within 60 days after the member joins the credit union. After that, a member is ineligible for this special. The Welcome Certificate Special is for 12 months and each person is entitled to only one welcome certificate, even if the person has more than one membership account. The maximum permitted deposit and balance is $5,000.00. At maturity, the Welcome Certificate Special will automatically renew as a 12 Month Certificate at the prevailing rate in effect at that time.

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Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The above account listing identifies the Dividend Rate, Annual Percentage Yield, and Dividend Period on the accounts you have with us. The Dividend Rates and Annual Percentage Yields for the accounts in the above account listing are the rates and yields as of the above Effective Date. The Annual Percentage Yields are based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

a. Fixed Rate Accounts

The Dividend Rate and Annual Percentage Yield for fixed rate accounts will remain in effect for the term of the account. Fixed Rate accounts that are not also Tiered Rate accounts in the above account listing are: (i) 11 Month Certificate Specials; and (ii) Welcome Certificate Specials.

b. Variable Rate Accounts

The Dividend Rate and Annual Percentage Yield for variable rate accounts may change every **Month** after the account is opened as determined by the Board of Directors for the following Variable Rate accounts that are not also Tiered Rate accounts: (i) Champion Rewards "Unqualified" Checking accounts; (ii) Forward Plus High Yield Savings accounts; (iii) WealthBuilder IRA Money Market Savings accounts; (iv) 24 Month Forward Flex Certificate Specials; and (v) 24 Month Forward Flex IRA Certificate Specials.

The Dividend Rate and Annual Percentage Yield for variable rate accounts may change every **Quarter** after the account is opened as determined by the Board of Directors for the following Variable Rate accounts that are not also Tiered Rate accounts: (i) Christmas Club Savings accounts; (ii) Vacation Club Savings accounts; and (iii) Share IRA Savings accounts.

c. Stepped-Rate Accounts

Stepped-Rate accounts are Fixed Rate Accounts. The Dividend Rate for stepped-rate accounts will increase at a pre-defined interval(s) during the term of the account. The Annual Percentage Yield is a composite annual percentage yield based on the different rates and their intervals. There are no stepped-rate accounts in the above account listing.

d. Tiered Rate Accounts

In addition to the above applicable terms of a Fixed Rate Account or a Variable Rate Account, Tiered Rate Accounts have two or more Dividend Rates and their corresponding Annual Percentage Yields are applied to pre-defined balance tiers. These Dividend Rates are applied either by paying at the Dividend Rate for a particular balance tier when the account's full balance is within that tier's balance range (**Method A**), or by paying the first/lowest balance tier's Dividend Rate only on the account's funds within that tier's balance range before going to the next balance tier and paying its Dividend Rate only on the account's funds within that tier's balance range and so on (**Method B**).

1) Fixed and Tiered Rate accounts paying Dividend Rates based on **method A**: (i) all Certificates; and (ii) all IRA Certificates with the exception of any Certificate Specials and IRA Certificate Specials.

2) Variable and Tiered Rate accounts paying Dividend Rates using **method A**: (i) First Forward (Prime) Savings accounts; and (ii) Side Savings accounts.

3) Variable and Tiered Rate accounts paying Dividend Rates using **method B**: (i) Fast Forward Savings accounts; (ii) Future Leader Savings accounts; and (iii) Champion Rewards "Qualified" Checking accounts.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a Dividend Period. The Dividend Rate and Annual Percentage Yield identified above for a Savings account or Checking account are the rates and yields for the account's last Dividend Period, as identified above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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 on Noncash Deposits

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

1) Minimum Balance Requirements. The minimum required to open a First Forward (Prime) Savings account and become a member of Leaders Credit Union is the purchase of one Share of the Credit Union, which is reflected above as the required minimum opening balance, and the payment of the membership (entrance) service charge. Both the par value and membership service charges are set by the Board of Directors with its approval of the Credit Union's Bylaws, as amended from time to time. If applicable, the minimum balance required to open any other account is identified above.

If applicable, the minimum balance required to avoid the imposition of a service charge on your account is identified above. If applicable, the minimum balance required to obtain your account's Annual Percentage Yield is identified above.

2) Balance Computation Method. The two methods for computing an account's balance are the Daily Balance Method and the Average Daily Balance Method. The **Daily Balance Method** applies a daily periodic rate to the balance in the account each day. The **Average Daily Balance Method** applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding together the account's end-of-day balance for each day in the period and then dividing the total by the number of days in the period.

The **Daily Balance Method** is used for calculating the required minimum balances, if any, for the (i) Wealth Builder IRA Money Market Savings Accounts.

The **Average Daily Balance Method** is used for calculating the required minimum balances, if any, for (i) all Savings accounts except Wealth Builder IRA Money Market Savings accounts; and (ii) all Checking accounts.

6. Overdraft Services

Please refer to Provision 6.I of the MSA Part 2 for more information on the services mentioned below.

a. Defined

An overdraft occurs when the available balance of funds in your account with the Credit Union is inadequate to cover a check or electronic transaction (such as debit card transaction, ATM transaction, or other electronic funds transfer).

b. Courtesy Pay Service

1) Coverage Types. Both Courtesy Pay Standard Coverage and Courtesy Pay Extended Coverage (collectively and individually called "Courtesy Pay") allow an eligible account to be overdrawn up to a set limit with a Courtesy Pay service charge imposed for each check or electronic transaction that overdrafts the account if the account is overdrawn by more than $10.00 on any given day. Courtesy Pay Standard Coverage applies to the following transaction types: checks, ACH transactions (automatic debits), recurring debit card transactions, online bill pay items, and teller window transactions. Courtesy Pay Extended Coverage applies to the transaction types under Standard Coverage and also to ATM transactions and everyday (non-recurring) debit card transactions. An

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account must be opted in to receive Courtesy Pay Extended Coverage. There is no cost to opt in or out of Courtesy Pay Extended Coverage and you may opt in and out at any time. To opt in or opt out of Courtesy Pay Extended Coverage, please call us at 731.664.1784, visit a branch, complete the consent form found at leaderscu.com /overdraft-services online or complete and mail it to us at Leaders Credit Union, PO Box 10008, Jackson, TN 38308, or email us at support@leaderscu.com.

2) Limitations. The criteria stated in Provision 6.I.1) of the MSA Part 2 must be met for an account to be eligible for this service. Regardless of your meeting the criteria for and request to use our Courtesy Pay Service, we may, in our sole discretion, decline to authorize and pay an item causing your check or transaction to be declined. This service is available for the following accounts: (i) Champion Up Checking accounts; (ii) Champion Free Checking accounts; and (iii) Champion Rewards Checking accounts. Courtesy Pay Extended Coverage is available for up to two (2) accounts per membership. Our Courtesy Pay Service may be removed from an account at Leaders' sole discretion for any reason such as suspicious or fraudulent activity on the account.

Our Courtesy Pay service is still available as secondary coverage on eligible accounts if you request and are eligible for our Overdraft Protection Plans. Please be aware if we are presented with checks or electronic transactions (also called electronic funds transfers or EFTs) that exceed your eligible account's Courtesy Pay coverage limit, then they may be returned for insufficient funds (also called non-sufficient funds or NSFs) and we will require an NSF service charge. Also be aware that if we are repeatedly presented with checks or EFTs that exceed your eligible account's Courtesy Pay coverage limit and are returned for insufficient funds, we may consider that account abuse and terminate the account you have with us. Please see Provision 6.k of the MSA Part 2 for further information on NSFs.

3) Coverage Limits. All eligible accounts will have the Courtesy Pay coverage limit as described below. However, ATM transactions under our Courtesy Pay Extended Coverage are also subject to the withdrawal limit described in Provision 2.a of "Our Electronic Funds Transfer Terms", which is part of the MSA and is found at the end of MSA Part 2. The coverage limit is $100.00 under the following circumstances: (i) the account has been open for 30 days or less; (ii) the member has a loan with or other obligation to Leaders Credit Union that is more than 30 days past due; (iii) the account becomes subject to any legal or administrative order or levy/garnishment; or (iv) the account has not had a positive balance for a minimum of one (1) business day in the immediately preceding 32 calendar days. If the account has been open for over 30 days and is in good standing, then the coverage limit is (i) $250.00 for eligible Champion Up Checking accounts and (ii) $750.00 for eligible Champion Free Checking accounts and eligible Champion Rewards Checking accounts. If the account has been open for over 1 year, is in good standing, has $1,000.00 or more in monthly aggregate deposits, and is an eligible Champion Free Checking account or an eligible Champion Rewards Checking account, then the coverage limit is $1,000.00.

c. Overdraft Protection Plans

Overdraft Protection Plans also called Balance Plus plans are available for your Checking accounts if the criteria stated in Provision 6.I.1) of the MSA Part 2 are met and if you request to use a plan. While our Courtesy Pay service is available as secondary coverage on eligible accounts with an Overdraft Protection Plan, please be aware of the above limitations, coverage limits, and service charges in using our Courtesy Pay service.

1) Balance Plus Transfer. This plan allows funds from your designated consumer Checking or Savings account to be transferred to your consumer Checking account to cover the overdrawn amount. You may not transfer from a Certificate or IRA Savings account. There is no service charge or other cost for having and using the Balance Plus Transfer plan.

2) Balance Plus Line of Credit. This plan allows funds from your consumer Balance Plus Line of Credit to be transferred to your consumer Checking account to cover the overdrawn amount. There is a finance charge associated with using the Balance Plus Line of Credit.

7. Account Limitations and/or Benefits

The below limitations and/or benefits are unique to each account and are in addition to the information on each account in the above account listing and in Sections 1 through 6. References in this Section to "transfers" includes preauthorized, automatic, and telephone transfers. The following accounts do not currently have any additional unique limitations and/or benefits: (i) Side Savings Accounts.

a. First Forward (Prime) Savings Account

All members must have a First Forward (Prime) Savings Account with at least the Minimum Opening Balance, which is the value of the member's one Share in the Credit Union. During a calendar Month, you may make only one (1) withdrawal and may make only three (3) transfers in-branch including our ebranch from this account. If you exceed this limit, then an Excessive Transactions service charge may be imposed on your account for each transaction exceeding the in-branch limit.

b. Fast Forward Savings Account

During a calendar Month, you may make only one (1) withdrawal or transfer from the account. If you exceed this limit, then an Excessive Transactions service charge may be imposed on your account for each transaction exceeding the limit. In order to receive dividends during a calendar month, your account must have had (i) no withdrawals and (ii) a deposit(s) so that its end-of-month balance increases by at least $20, excluding dividends, from the prior calendar month's ending balance.

c. Forward Plus High Yield Savings Account

This account offers the flexibility of no minimum opening balance requirement. During a calendar Month, there are no minimum balance requirements for dividend eligibility, nor are there any associated restrictions. Maintaining a minimum balance is unnecessary to avoid service charges. Interest accrual extends up to a maximum of five million dollars.

d. Future Leader Savings Account

1) Limitations. During a calendar Month, you may make only one (1) withdrawal or transfer from the account. If you exceed this limit, then one (1) Excessive Transactions service charge may be imposed on your account for that calendar Month. However, the service charge will not be assessed if your account would become negative. The eligible ages for this account are 0 through 20. Members under the age of 18 must have at least one (1) person aged 18 or over as a joint owner of the account. There is a limit of one (1) Future Leader share account per membership.

2) Benefits. The Membership service charge is waived for these accounts, but not the requirement to purchase one (1) Share in the Credit Union. At age 13, the owner of the Future Leader share account will be eligible for a checking account.

e. Club Savings Account

1) Christmas Club Savings Account. For these accounts, you may withdraw or transfer part or all of your balance at any time during the months of November and December. During these months, if you withdraw or transfer all of your balance, the account may still remain open. Your account will incur an Excessive Transactions service charge for any withdrawals or transfers from it at any time other than November and December.

2) Vacation Club Savings account. For these accounts, you may make only two (2) withdrawals or transfers from the account at any time during a calendar year. If you exceed this limit, then an Excessive Transactions service charge may be imposed on your account for each transaction exceeding the limit.

j. Champion Rewards Checking Account

In order to earn the Qualified Account status for a particular Monthly Qualification Cycle, your account must satisfy all of the

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following requirements during such Monthly Qualification Cycle: (i) a minimum of 15 debit card purchases post to the account (ATM transactions do not count towards qualifying debit card transactions); (ii) you receive monthly e-Statements for the account; (iii) at least one ACH credit (deposit) transaction posts to the account; and (iv) no account owner has a loan with us that is more than 30 days delinquent. Please note that the transactions MUST not only be made but also actually post to the account during the applicable Monthly Qualification Cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. "Monthly Qualification Cycle" means the period beginning on the first day of the calendar month and ending on the last day of the calendar month.

If your account earns the Qualified Account status for a particular Monthly Qualification Cycle, then the account will be eligible for such month to (i) receive the Qualified Account Dividend Rates and Annual Percentage Yield as specified in the above account listing; and (ii) be reimbursed for ATM service charges imposed during the Monthly Qualification Cycle up to $15 total per month (ATM Service Charge Rebates). ATM Service Charge Rebates are posted on or around the second business day of each month following the month of qualification. If the account is closed before an ATM Service Charge Rebate is posted, then the rebate will be forfeited. There are no limits on the number or dollar amount of transactions. Overdraft Services are available for this account as and to the extent described in Section 6 of this Explanation of Rates and Service Charges.

k. Champion Free Checking Account
Minimum opening balance of $25.00, but this account is not eligible for dividends so no minimum balance must be maintained. This account does not require a minimum balance to avoid service charges or have any limits on the number or dollar amount of transactions. Overdraft Services are available for this account as and to the extent described in Section 6 of this Explanation of Rates and Service Charges.

l. Champion Up Checking Account
This account has no minimum opening balance and is not eligible for dividends so no minimum balance must be maintained. This account does not require a minimum balance to avoid service charges or have any limits on the number or dollar amount of transactions. Overdraft Services are available for this account as and to the extent described in Section 6 of this Explanation of Rates and Service Charges.

m. NEXT Checking Account

1) Limitations. There are no limits on the number or dollar amount of transactions. These accounts are not eligible for dividends. This account is available to members ages 13 through 20. Members under the age of 18 must have a parent or legal guardian as joint owner. Overdraft Protection is available, but not Courtesy Pay for this account. In the calendar month after your 21st birthday, the funds in the account will be transferred to the comparable Champion Free checking account or to another checking account of your choosing and for which you qualify. Your NEXT Checking Account will be closed once the transfer is made.

2) Benefits. This account has the following features: (i) Membership service charge is waived, but not the requirement to purchase one (1) Share in the Credit Union; (ii) no minimum balance is required to open or to avoid service charges; and (iii) Mastercard Debit Card provided for the Member's use, regardless of Member's age.

n. Equity SmartLine Checking Account
There are no limits on the number or dollar amount of transactions. These accounts are not eligible for dividends. These accounts are only available to members with an Equity SmartLine Loan.

8. Certificate Account Features

The below features are in addition to the information on each Certificate account in the above account listing and in Sections 1 through 5.

a. Subsequent Deposit Limits
After you open a Certificate, you may not make additional deposits to a Certificate Account with the exception of Money Market Certificates and Employee Certificates.

b. Maturity
Your Certificate Account will mature on the maturity date identified on your Certificate Account opening document (MSA Part 1) or Renewal Notice.

c. Early Withdrawal Penalty
We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the early withdrawal penalty is forfeiture of all dividends earned during the term up to a maximum equal to those earned in the immediately preceding 90 days.

2) How the Penalty Works. The penalty is calculated as a forfeiture of the dividends that have been earned at the nominal dividend rate on the account.

3) Exceptions to Early Withdrawal Penalties. This penalty does not apply to Money Market Certificates or Employee Certificates. For all Certificates to which it does apply and at our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Excessive Withdrawal Service Charge
Money Market Certificates and Employee Certificates are subject to an Excessive Withdrawal service charge in lieu of the Early Withdrawal Penalty. During the term, you may make one (1) withdrawal per calendar Month from this certificate. If you exceed this limit, then an Excessive Withdrawal service charge may be imposed on your Money Market or Employee certificate account for each withdrawal.

e. Renewal Policy
Certificates will renew automatically upon maturity with the exception of the Money Market Certificate, which will only auto-renew if the certificate account's then-current balance is at least equal to the required Minimum Opening Balance as identified in the above account listing. If the Money Market Certificate account does not meet the Minimum Opening Balance requirement at renewal, then its funds will be transferred to your First Forward (Prime) Savings account.

You have a grace period of five (5) business days after the maturity date within which to withdraw from or make deposits to the Certificate account without being charged an early withdrawal penalty. Any renewal will be for the same term but at the then-current Dividend Rate and Annual Percentage Yield unless otherwise stated in the above account listing.

f. Nontransferable/Nonnegotiable
Your Certificate is nontransferable and nonnegotiable. This means your certificate account(s) and the funds in the certificate account(s) may not be pledged to secure any obligation of you or another owner, except for obligations with the Credit Union.

9. Service Charges

Service charges may be assessed, if applicable, on your account(s). Please refer to "Our Service Charges for Consumer Accounts" disclosure, incorporated herein by reference, for a list of all applicable service charges including the amount and conditions under which the service charges may be imposed. If assessed, service charges can reduce the earnings on your account and/or certificate and even cause your account to have insufficient funds (also called non-sufficient funds or NSF) for your withdrawals and/or payments. The Credit Union may add and/or amend the Service Charges disclosure from time to time.

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