UNIVERSAL 1
CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 12/27/2024

The rates, fees and terms applicable to your account at Universal 1 Credit Union Inc 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	
Savings Accounts	$300.00 to $10,000.00 .05% / .05% $10,000.01 to $50,000.00 .10% / .10% $50,000.01 or greater .15% / .15%	Monthly	Monthly	Monthly (Calendar)	$5.00	$300.01	$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Savings Plus Accounts	$300.00 to $10,000.00 .05% / .05% $10,000.01 to $50,000.00 .10% / .10% $50,000.01 or greater .15% / .15%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$300.00	Average Daily Balance	—
Non-Dividend Savings Accounts	Not Applicable	—	—	—	$5.00	—	—	—	Account transfer and withdrawal limitations apply.
Universal Freedom 500 Checking Accounts	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	—	$500.00	$500.00	Average Daily Balance	—
Universal Freedom Checking Accounts	Not Applicable	—	—	—	—	—	—	—	—
Freedom Express Checking Accounts	Not Applicable	—	—	—	—	—	—	—	—
Club Accounts	.10% / .10%	Monthly	Monthly	Monthly (Calendar)	—	—	$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Passbook Accounts	.10% / .10%	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Accounts	$2,000.00 to $10,000.00 2.00% / 2.02% $10,000.01 to $25,000.00 2.10% / 2.12% $25,000.01 to $50,000.00 2.20% / 2.22% $50,000.01 to $100,000.00 2.30% / 2.32% $100,000.01 to $250,000.00 2.40% / 2.43% $250,000.01 or greater 2.50% / 2.53%	Daily	Monthly	Monthly (Calendar)	$2,000.00	$2,000.00	$2,000.00	Daily Balance	Account transfer and withdrawal limitations apply.

Health Savings Account (HSA) Checking	0.75% / 0.75%	Daily	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

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 Savings, Savings Plus, Universal Freedom 500 Checking, Club, IRA Passbook, Money Market, and Health Savings Account (HSA) Checking accounts, the dividend rate and annual percentage yield 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. Savings, Savings Plus, and 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 tiered 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.

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 Savings, Savings Plus, Universal Freedom 500 Checking, Club, IRA Passbook, Money Market, and Health Savings Account (HSA) Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Vacation Club and Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a main 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 Savings and Universal Freedom 500 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, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Savings, Savings Plus, Universal Freedom 500 Checking, and Club 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 Money Market 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 principal in the account each day.

6. ACCOUNT LIMITATIONS — For Savings, Non-Dividend Savings, Club, IRA Passbook, and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Vacation Club accounts, the entire balance will be transferred to another account of yours on the 1st business day of July and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Vacation Club account, your account may be subject to a fee or be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Holiday Club accounts, the entire balance will be transferred to another account of yours on the 1st business day of November and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club account, your account may be subject to a fee or be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Savings Plus, Universal Freedom 500 Checking, Universal Freedom Checking, Freedom Express Checking, and Health Savings Account (HSA) 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 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 Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).