

Telco Triad Community Credit Union Rate Disclosures

Share Certificate Accounts

Effective as of December 16, 2025

Share Certificate (Minimum \$500.00)

<u>Term</u>	<u>Minimum Balance Requirement</u>	<u>Dividend Paid</u>	<u>Dividend Rates A.P.R.</u>	<u>Anticipated A.P.Y.</u>
6 Month	\$500	At Maturity	2.00%	2.00%
12 Month	\$500	Monthly	2.60%	2.60%
24 Month	\$500	Monthly	2.75%	2.75%
36 Month*	\$500	Monthly	3.00%	3.00%
48 Month*	\$500	Monthly	3.25%	3.25%
60 Month*	\$500	Monthly	3.50%	3.50%

***Bump Up Rate** – During the initial term, if the dividend rate increases on 36-month, 48 month or a 60 month Share Certificates, you will be allowed to Bump Up Your Rate 2 times for the remaining term of your certificate.

Minimum to Open/Maintain Account

(One membership share in regular account)

\$10.00

Minimum to Earn Dividends - Minimum balance requirement to earn dividends is set forth in the various minimum balance requirements for the various terms above.

Calculation of Dividends - Dividends are calculated on the daily balance based on a 365/366. (leap year) basis.

Payment of Dividends - Payment of dividends are in accordance to the Dividend Paid Schedule above. Dividends will be compounded back into the certificate but can also be paid to the regular Savings or Checking Account and/or a check as an option.

Term - Share Certificates are for the terms listed above and will automatically renew at maturity for the same term, unless we hear otherwise from the member.

Grace Period at End of Maturity - Member will have a 10-day grace period from date of maturity to advise Telco Triad Community Credit Union that they do not want the share certificate to renew. Member may do this by writing or calling the credit union at:

Telco Triad Community Credit Union
3098 Floyd Blvd
Sioux City, IA 51108

(712) 252-4368 - Sioux City
(712) 262-4194 - Spencer
(712) 263-8100 - Denison

Dividend Rate at Renewal - The dividend rate for a share certificate automatically renewing will be at the current applicable rate for the same term as the maturing certificate as of the maturity date. To obtain current rates, members may write or call the address/phone numbers listed above or go online to our website at www.telcotriad.org.

Early Surrender Penalty - If a share certificate is surrendered prior to its original maturity date, the early surrender penalty is as follows:

- 1.) An early surrender within 6 months of the date issued will forfeit all interest earned.
- 2.) Terms from 12 to 24 months will forfeit 180 days of interest.
- 3.) Terms from 36 to 60 months will forfeit 365 days of interest.
- 4.) If either owner of the Certificate passes away, it can be redeemed early at no penalty.

Dividend Rates - The dividend rates disclosed for the share certificates are disclosed as follows:

A.P.R. - Annual Percentage Rate

A.P.Y. - Annual Percentage Yield

Dividend rates are variable and subject to change at any time at the discretion of the Board of Directors. Anticipated dividends as quoted at the time of issuance of a Share Certificate will be fixed for the term of the certificate. However, dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period and therefore cannot be guaranteed.

Dividends accrue on cash and non-cash items on the day those items are credited to the account (Regulation CC - Expedited Funds Availability Act).