

Ohio Homebuyer Plus Dividend Rates

Savings Account Balance Tiers	Effective Member APY*
Up to 2,500.00	52.59%
\$2,500- \$4,999.99	27.59%
\$5,000- \$9,999.99	17.59%
\$10,000- \$24,999.99	9.09%
\$25,000- \$49,999.99	6.09%
\$50,000 & Greater	5.19%

- If your average daily balance is less than \$2,500.00, the interest rate paid on the **entire balance** will be **42.28%** with an annual percentage yield of **52.59%**.
- If your average daily balance is more than \$2,499.99, but less than \$5,000.00, the interest rate paid on the **entire balance** in your account will be **24.37%** with an annual percentage yield of **27.59%**.
- If your average daily balance is more than \$4,999.99, but less than \$10,000.00, the interest rate paid on the **entire balance** in your account will be **16.21%** with an annual percentage yield of **17.59%**.
- If your average daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the **entire balance** in your account will be **8.70%** with an annual percentage yield of **9.09%**.
- If your average daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the **entire balance** in your account will be **5.91%** with an annual percentage yield of **6.09%**.
- If your average daily balance is more than \$50,000.00, the interest rate paid on the entire balance in your account will be **5.06%** with an annual percentage yield of **5.19%**.

1. For All deposited funds earn the rate for the tier that reflects the average daily balance at the end of the dividend period.
2. For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 1/1/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may changed at any time as determined by Our Board of Directors.
3. For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (800) 367-7485.

ACCOUNT DISCLOSURE ADDENDUM FOR OHIO HOMEBUYER PLUS

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR OHIO HOMEBUYER PLUS SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$100.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to \$100.00 during each dividend period.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase 1 share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the share drops below 1 share (\$5.00), at any time, We may, at Our option, close Your Account.

Nonsufficient Funds Returns. Any check or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the sections "Deposit of Items" and "Collection and Processing of Items." This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance." As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment together with such checks that are returned unpaid and subsequently represented for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits) and all reinitiated electronic fund transfer (EFT) debit transactions (such as preauthorized payments), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled) and all Credit Union fees and charges. As noted above, these examples are not an exhaustive list and should not be construed as such. The result of this calculation at any given point in time is called Your "available balance." For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the

pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has, or will have, a negative available balance is an overdraft, subject to an overdraft charge. Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for nonsufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Withdrawal of Dividends Prior to Maturity. For all term share Accounts, the Annual Percentage Yield assumes dividends remain on deposit until maturity. A withdrawal will reduce earnings.

Variable Rate Information. For all variable-rate Accounts, the dividend rate and APY may change at any time based on the determination of the Credit Union's Board of Directors.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for Your Account. For the dividend period, compounding and crediting frequency refer to the following table:

Account Type	Dividend Period	Compounding Frequency	Crediting Frequency
Ohio Homebuyer Plus	Monthly	Daily	Monthly

Balance Computation Method. For this Account, dividends are calculated by the daily balance method which applies a periodic rate to the daily balance in the Account for the period.

Accrual on Noncash Deposits. For dividend-bearing Accounts, dividends will begin to accrue on the business day that You deposit noncash items (e.g. checks) into Your Account.

Additional Transaction Limitations. For all Accounts (except checking Accounts), during any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union. For all Accounts (except checking Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements And Disclosures.