TRUTH-IN-SAVINGS DISCLOSURE

RATE SCHEDULE EFFECTIVE: November 16, 2026 www.mtcfederal.com

The following deposit product information is applicable to your accounts at MTC Federal Credit Union as of the effective date shown above. MTC Federal may add to or change the rates and fees contained in this schedule on a daily basis. Each account holder agrees to the terms of the Truth-In-Savings Disclosure and acknowledges that it is a part of the Membership Agreement.

Par Value of a Membership Share is $5.

High Yield Accounts

When Account Qualifications Are Met, Your Account Earns:

Cash Back Rewards	Cash Back Checking	High-Yield Checking	High-Yield Saving
Cash Back Rewards	5.00%	N/A	N/A
On debit card purchases up to a total of:	$200.00	N/A	N/A
Maximum cash back payments to be earned per Monthly Qualification Cycle:	$10.00	N/A	N/A
Dividend Rewards	**Cash Back Checking**	**High-Yield Checking**	**High-Yield Saving**
Balance up to and including earn:	N/A	$15,000	$100,000
A dividend rate	N/A	4.89%	3.45%
Annual Percentage Yield	N/A	5.00%*	3.50%
Balances above earn:	N/A	$15,000	$100,000
Dividend Rate	N/A	0.50%	0.50%
Annual Percentage Yield	N/A	5.00% to 1.09%*	3.50% to 2.00%
Nationwide ATM Withdrawal Fee/Surcharge Refunds:	**Cash Back Checking**	**High-Yield Checking**	**High-Yield Saving**
Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded up to an aggregate total per Monthly Qualification Cycle incurred:	$25.00**	$25.00**	N/A

When Account Qualifications Are Not Met, Your Account Earns:

	Cash Back Checking	High-Yield Checking	High-Yield Saving
Cash Back Payments	Are Not Paid	N/A	N/A
Balance up to and including:	N/A	Entire Balance	Entire Balance
A Dividend Rate	N/A	0.05%	0.05%
Annual Percentage Yield	N/A	0.05%*	0.05%
ATM withdrawal fee/surcharge refund:	Are Not Paid	Are Not Paid	Are Not Paid

Balance and Annual Percentage Yield Information

Balance Information:	High-Yield Checking	High-Yield Savings
Balance Computation Method	Average Daily Balance	Average Daily Balance
Dividend Information:	**High-Yield Checking**	**High-Yield Savings**
Dividends are compounded*	Monthly*	Monthly*
The dividends computation period we use is:	Statement Cycle	Statement Cycle
Dividends begin to accrue:	Posting Day	Posting Day
Assumed statement period for APY calculation:	31 Days	31 Days
Assumed account balance for APY calculations:	$115,000	$200,000

*Dividends do not compound in the High-Yield Checking when the account is linked to High-Yield Savings account:
When linked to High-Yield Savings account, the dividends in the High-Yield Checking do not compound because they are automatically transferred to the High-Yield Savings account within one day. Note: Automatic transfer may cause an overdraft to your High-Yield Checking account, if the account balance is less than the transferred amount when transfer occurs.

**Incurred nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded based on estimates:
We reimburse ATM withdrawal fees/surcharges, imposed by other financial institutions, based on estimates when the withdrawal information we receive does not identify the specific ATM withdrawal fee/surcharge. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive a transaction receipt within sixty (60) calendar days of the withdrawal transaction.

***Cash Back payments, dividends, ATM withdrawal fee/surcharge refunds are credited to your individual or to your linked High-Yield Savings account, as appropriate, on the Last day of the current statement cycle.