FAIRWINDS

3087 N. Alafaya Trail • Orlando, FL 32826

Truth-In-Savings Disclosure

Last Dividend Declaration Date: 11/16/2026

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. Rates are effective as of the date shown above and are subject to change after account opening. For current rates, please call 800-443-6887 or visit fairwinds.org/rates.

Rate Schedule – Savings, Checking, & IRA

Account Name	Balance Tiers and Ranges	Dividend Rate/Annual Percentage Yield (APY)	Minimum Deposit to Open Account	Minimum Balance to Obtain the Stated APY	Balance Computation Method
Membership Share	n/a	n/a	$5.00	n/a	n/a
Freedom Savings	n/a	0.10 / 0.10	$10.00	n/a	Daily Balance
Emergency Savings	Balances up to $1,000.00 Balances $1,000.01 or greater	4.89 / 5.00 0.10 / 5.00 to 0.10	$10.00	n/a	Daily Balance
Investor Savings	$24,999.99 or below $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $499,999.99 $500,000.00 or greater	3.05 / 3.10 3.05 / 3.10 3.05 / 3.10 3.05 / 3.10 3.05 / 3.10 3.05 / 3.10	$10.00	$0.00 $25,000.00 $50,000.00 $100,000.00 $250,000.00 $500,000.00	Daily Balance
Signature Savings	$24,999.99 or below $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $499,999.99 $500,000.00 or greater	2.13 / 2.15 2.13 / 2.15 2.13 / 2.15 2.47 / 2.50 3.05 / 3.10 3.05 / 3.10	$10.00	$0.00 $25,000.00 $50,000.00 $100,000.00 $250,000.00 $500,000.00	Daily Balance
Save Smart Savings	Balances up to $100,000.00 $100,000.01 or greater	3.06 / 3.10 0.10 / 3.10 to 0.10	$10.00	n/a	Daily Balance
IRA Savings	n/a	0.10 / 0.10	n/a	n/a	Daily Balance
Spend Smart Checking	n/a	n/a	$25.00	n/a	n/a
Freedom Spending Account	n/a	n/a	$25.00	n/a	n/a
UCF Student Checking	n/a	n/a	$25.00	n/a	n/a
Freedom Builder Account	n/a	n/a	$25.00	n/a	n/a
Signature Checking	$9,999.99 or below $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 or greater	0.05 / 0.05 0.10 / 0.10 0.15 / 0.15 0.20 / 0.20	$25.00	$0.00 $10,000.00 $25,000.00 $50,000.00	Daily Balance

Except as specifically indicated, the following disclosures apply to all accounts described in this Truth-In-Savings Disclosure. All described accounts are share accounts. Disclosures applicable to time-deposit accounts (Certificates of Deposit) are provided separately below.

1. Rate Information. The Annual Percentage Yield (APY) 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. The Dividend Rate and APY may change at any time as determined by the Credit Union's Board of Directors. The Investor Savings, Signature Savings, and Signature Checking accounts are Tiered Rate accounts. The balance ranges and corresponding Dividend Rates and APYs applicable to each tier are disclosed in the Rate Schedule. The Emergency Savings is a Tiered Rate account and will earn the higher disclosed rate only for the account balance that is up to $1,000, while any account balance over $1,000 will earn the lower disclosed rate. The Save Smart Savings is a Tiered Rate account and will earn the highest rate disclosed on the First-Tier account balance up to $100,000; and the Second Tier will earn the lowest disclosed rate for the portion of the balance from $100,000.01 and greater, as shown in the Rate Schedule above. The balance ranges and corresponding Dividend Rates and APY ranges applicable to each tier are disclosed in the Rate Schedule. For Signature Savings, an additional 0.10% will be added to the dividend rate for primary account owners who also own an active FAIRWINDS VISA® Signature Credit Card. If you close your Visa Signature Credit Card, the additional 0.10% rate increase will no longer apply and the dividend rate for your Signature Savings will revert to the current standard rate for that account.

2. Nature of Dividends, Balance Computation Method. Interest and dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day based on a 365-day year (366-day year during a leap year). Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. 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 month and ends on the last calendar day of the month.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

3. Dividend Accrual, Compounding and Crediting. For dividend earning accounts, dividends will accrue on deposits to your account beginning on the day the deposit becomes part of your collected balance. For all dividend earning accounts except the Emergency Savings and the Save Smart Savings, dividends will compound on a daily balance and be credited to your account monthly. For the Emergency Savings and the Save Smart Savings, dividends will compound monthly and be credited to your account monthly.

4.Membership Share Account. To open any account, you must deposit or already have on deposit the minimum required par value of one full share of $5.00 in a Membership Share Account. The Membership Share account is a non-transactional account and represents your ownership in the Credit Union. Any transfer or withdrawal from the Membership Share account must be in the full amount of the account, and upon such transfer or withdrawal, your membership in the Credit Union will be terminated.

5. Account Balance Information. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Signature Checking, Freedom Savings, and Emergency Savings accounts, there is a minimum Average Monthly Balance required to avoid a service fee for a calendar month. If the minimum average monthly balance is not met during the calendar month, there will be a service fee as stated in the Service Charge Schedule**. The average monthly balance is calculated by adding the available balance in your account at the end of each day of the period and dividing that figure by the number of days in the period. This fee will be waived if certain conditions as set forth in the Service Charge Schedule** are satisfied. For UCF Student Checking, Freedom Spending Account, and Signature Savings accounts, there is not a minimum Average Monthly Balance required to avoid a service fee for a calendar month. For the Freedom Builder Account, there is a monthly service charge as stated in the Service Charge Schedule**. The monthly service charge is waived on the Freedom Builder Account when the primary account owner is under 25 years of age. The Freedom Builder Account will be subject to the monthly service charge as stated in the Service Charge Schedule** starting in the month of the primary account owner's 25th birthday.

(i) To open a Signature Savings, you must maintain a Signature Checking. If you close or convert your Signature Checking account to a different checking account, we may convert your Signature Savings to a Freedom Savings. Following the conversion, all terms, provisions, rates, and fees applicable to Freedom Savings accounts apply.

(ii) To open the Investor Savings account, you must maintain a balance of $25,000 or more in investment products offered through LPL Financial LLC (LPL).* If your investment balance with LPL Financial LLC (LPL).* falls below $25,000, we may convert your Investor Savings account to a Freedom Savings account. Following the conversion, all terms, provisions, rates, and fees applicable to Freedom Savings accounts apply.

(iii) UCF Student Checking accounts are available only to active University of Central Florida (UCF) students with a valid Student ID Card. A UCF Student Checking account will be converted to a Freedom Spending Account after 5 years or when a UCF student's status changes to non-active, whichever comes first. Following the conversion, all terms, provisions, and fees applicable to Freedom Spending Accounts apply.

(iv) To open a Save Smart Savings account, you must also maintain a Spend Smart Checking account, and vice versa. If you close either your Save Smart Savings or Spend Smart Checking, we reserve the right to convert your remaining open account to an alternative checking or savings product. Your Spend Smart Checking account may be converted to the Freedom Spending account and Save Smart Savings account may be converted to the Freedom Savings account. Following the conversion, all terms, provisions, rates, and fees applicable to Freedom Spending or Freedom Savings accounts apply. Additionally, the debit card associated with your Spend Smart Checking account will be deactivated. You can request a new debit card once your account has converted to the Freedom Spending account.

6. Transaction Limitations. For all accounts listed above, no withdrawal or deposit transaction limitations apply.

7. Fees for Overdrawing Accounts (not applicable to Freedom Builder Accounts). Fees may be imposed on each check, draft, item, preauthorized automatic debit, telephone-initiated withdrawal, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. If you opt into the Credit Union's Courtesy Pay Plus program, fees may also be imposed on each ATM or debit card point of purchase 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 our Funds Availability Policy 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; provided, however, fees will not be imposed for ATM or debit card point of purchase transaction unless you have opted into the Credit Union's Courtesy Pay Plus program. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Service Charge Schedule** for current fee information.

8.Limitations on Funds Availability for Withdrawal. Any provision of this Truth-in-Savings Disclosure to the contrary notwithstanding, funds deposited into a Freedom Savings, Emergency Savings, Investor Savings, Signature Savings, Save Smart Savings or IRA Savings account by an Automated Clearing House electronic funds transfer may not be made available for your withdrawal and use, and may be held by us, in our sole discretion, for a period of sixty-five (65) days following the date the funds are deposited into the account.

9. Fees. Refer to our Service Charge Schedule** for fees and charges that apply to all accounts. Fees may reduce earnings.

10. Inactive/Dormancy. Accounts are classified as dormant after 12 months of inactivity. Dormant accounts may be imposed a fee as set forth in the Service Charge Schedule**.

*Non-deposit investment products and services are offered through LPL Financial LLC (LPL), a registered investment advisor and broker-dealer (Member FINRA/SIPC). Products offered through LPL or its affiliates are **not NCUA/NCUSIF or otherwise federally insured, not insured by any other Government Agency, are not guaranteed by the Credit Union, are not deposits or obligations of the Credit Union, and may lose value including possible loss of principal.** Investment Representatives are registered through LPL. FAIRWINDS Credit Union has contracted with LPL to make non-deposit investment products and services available to Credit Union members.

****To access the latest Service Charge Schedule, please visit https: //www.fairwinds.org/personal/banking-services/service-charges.html**



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Rate Schedule – Certificates of Deposit								
Terms	**Interest Rate**	**Annual Percentage Yield (APY) %**	**Minimum Deposit Opening**	**Interest Compounded**	**Interest Credited**	**Additional Deposit**	**Withdrawal**	**Renewable**
Terms for *Standard* Certificate of Deposit Accounts (available for IRA accounts)								
3 Month	1.22	1.23	$1,000	Daily	Monthly	Not Allowed	Allowed – see Early Withdrawals Penalty section below	Automatic Renewal for Same Term
6 Month	3.59	3.65						
12 Month	3.52	3.58						
24 Month	3.76	3.83						
36 Month	3.84	3.91						
48 Month	3.87	3.95						
60 Month	3.91	3.99						
Terms for *Standard Add-On* Certificate of Deposit Accounts (not available for IRA accounts)								
My First Home Savings	3.52	3.58	$100	Daily	Monthly	Allowed – see My First Home Savings Account section	Allowed – see Early Withdrawals Penalty section below	Automatic Renewal for Same Term

Except as specifically described, the following disclosures apply to all of the Certificate of Deposit and IRA Certificate of Deposit accounts.

1. Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all Certificate of Deposit accounts, refer to the Rate Schedule above for current rate and APY information. For all Certificate of Deposit accounts, the Interest Rate and APY are fixed and will be in effect for the initial term of the account. For accounts subject to interest compounding, the APY is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. Interest, Compounding and Crediting. The compounding and crediting frequency of interest applicable to each Certificate of Deposit account is stated in the Rate Schedule. For all Certificate of Deposit accounts, you may choose to have interest credited to your account monthly or at maturity. At your option, credited interest may be added to your account balance, may be paid to you by check, or may be paid to another credit union account of yours.

3. Interest Accrual. For all certificate of deposit accounts, interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

4. Balance Information. The minimum balance requirements applicable to each Certificate of Deposit account are set forth in the above Rate Schedule. Interest is calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Membership Share Account. To open any account, you must deposit or already have on deposit the minimum required par value of one full share of $5.00 in a Membership Share Account. The Membership Share account is a non-transactional account and represents your ownership in the Credit Union. Any transfer or withdrawal from the Membership Share account must be in the full amount of the account, and, upon such transfer or withdrawal, your membership in the Credit Union will be terminated.

6. Maturity. Your Certificate of Deposit account will mature as stated on your receipt when opening the account or renewal notice.



7. *My First Home Savings* Account. The My First Home Savings account is a certificate of deposit with a 12-month term. You may make unlimited deposits to the account at any time. When the balance of the My First Home Savings account is used as a down payment for the purchase of a primary residence financed through FAIRWINDS, you will be eligible to receive one $1,500.00 closing cost credit if all of the following conditions are met:

- You finance a conventional mortgage with FAIRWINDS Credit Union. Other types of loan programs are excluded.
- Your My First Home Savings account is open at least 12 months prior to home purchase.
- The My First Home Savings funds are used as a down payment on your primary residence.
- You deposit a cumulative total of at least $100.00 into the account each month (You may skip the $100.00 deposit only one month per calendar year to maintain eligibility for the closing cost credit).
- You have not made any withdrawals from your My First Home Savings account.

The maximum My First Home Savings closing cost credit per mortgage loan is $1,500.00. This offer cannot be combined with any other closing cost offer FAIRWINDS provides. If the mortgage is paid off in the first three years, the closing cost credit must be repaid. We may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) Where the account is a My First Home Savings and the owner provides us with proof of an active home purchase contract for a primary residence at the time of withdrawal.

8.Limitations on Funds Availability for Withdrawal. For all Certificate of Deposit accounts, including the My First Home Savings Account, funds deposited by an Automated Clearing House electronic funds transfer may not be made available for your withdrawal and use, and may be held by us, in our sole discretion, for a period of sixty-five (65) days following the date the funds are deposited into the account.

9.Early Withdrawal Penalty. For all Certificate of Deposit accounts, including the My First Home Savings Account, an early withdrawal penalty set forth below will be imposed for withdrawals made prior to maturity. We may require you to withdraw the full balance of your certificate and impose an early withdrawal penalty if requesting a withdrawal prior to maturity.

(i) For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

- Terms of 3 months or less = 1 month's interest
- Terms of 4 months to 11 months = 3 months' interest
- Terms of 12 months to 24 months = 6 months' interest
- Terms of 25 months or longer = 9 months' interest

(ii) The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal. A withdrawal will reduce earnings.

10.Renewal Policy. The renewal policy for your account is stated in the above Rate Schedule. For all Certificate of Deposit accounts, your account will automatically renew for another term of the same length upon maturity.

11.Grace Period. For all Certificate of Deposit accounts, you have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

12. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.