CENTURY FCU
4600 Rockside Rd., Suite 101
Independence, OH 44131
(216) 535-3200
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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at Century Federal Credit Union (Credit Union) 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	
☐ **Share Savings** ☐ **Special Savings** ☐ **Christmas Club** $50.00 to $1,999.99 $2,000.00 to $4,999.99 $5,000.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 or greater	See Separate Rate Sheet	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$50.00	Average Daily Balance	—
Savings Jar		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Ohio Homebuyer Plus Savings		Monthly	Monthly	Monthly (Calendar)	$500.00	—	—	Average Daily Balance	Account limitations apply.
IRA		Quarterly	Quarterly	Quarterly (Calendar)	$50.00	—	$50.00	Average Daily Balance	—
Money Market $2,000.00 to $4,999.99 $5,000.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater		Monthly	Monthly	Monthly (Calendar)	$5,000.00	—	$2,000.00	Average Daily Balance	Account limitations apply.
Money Market – Innovator $100.00 to $19,999.99 $20,000.00 to $74,999.99 $75,000.00 or greater		Monthly	Monthly	Monthly (Calendar)	100.00	—	$100.00	Average Daily Balance	Account limitations apply.
Thrive Checking $1,000.00 to $4,999.99 $5,000.00 or greater		Quarterly	Quarterly	Quarterly (Calendar)	$10.00	—	$1,000.00	Average Daily Balance	—
Thrive Checking Plus $1,000.00 to $4,999.99 $5,000.00 or greater		Quarterly	Quarterly	Quarterly (Calendar)	$10.00	—	$1,000.00	Average Daily Balance	—

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Bold Start Youth Ages 0 to 12	See Separate Rate Sheet	—	—	—	$5.00	—	—	—	Account limitations apply.
Bold Moves Teen Ages 13 to 18 $1.00 to $1,000.00 $1,000.01 to $2,000.00 $2,000.01 or greater		Monthly	Monthly	Monthly (Calendar)	$5.00	—	$1.00	Average Daily Balance	Account limitations apply.
Bold Growth Checking $1.00 to $10,000.00 $10,000.01 to $20,000.00 $20,000.01 or greater		Monthly	Monthly	Monthly (Calendar)	$5.00	—	$1.00	Average Daily Balance	—
Bold Rewards Checking		—	—	—	$5.00	—	—	—	—

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 Share Savings, Special Savings, Christmas Club, and IRA accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Savings Jar, Ohio Homebuyer Plus Savings, Money Market, Money Market - Innovater, Thrive Checking, Thrive Checking Plus, Bold Moves Teen, and Bold Growth 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. Share Savings, Special Savings, Christmas Club, Money Market, Money Market – Innovator, Thrive Checking, Thrive Checking Plus. Bold Moves Teen, and Bold Growth Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the separate Rate Sheet. For Money Market, Thrive Checking and Thrive Checking Plus 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. For Money Market – Innovator, Bold Moves Teen, and Bold Growth Checking accounts, the dividend rate and annual percentage yield for that balance range will only apply to that portion of the account balance within each tier. For Money Market – Innovator accounts, you may qualify for an increased promotional rate for three months as disclosed in the separate Rate Sheet provided with this Truth In Savings Disclosure.

2. BOLD START YOUTH — For Bold Start Youth accounts, you may qualify for account rewards if you meet the applicable minimum qualifications for the quarterly qualification cycle. To meet the minimum qualifications requirements, you must: a) be enrolled to receive e-statements; and b) make at least six (6) deposit that total at least $150.00. Rewards do not qualify as a deposit. The quarterly qualification cycle is defined as the first calendar day of the quarter to the last calendar day of the quarter. If you meet the minimum qualifications during the quarterly qualification cycle, the credit union will match up to 10% of deposits up to $100.00 per year. You will also receive $10.00 on your birthday as well as be eligible to receive $5.00 per good grade (B and up) and $5.00 per hour for volunteering. Rewards will be deposited in your account on the first business day of the following quarter. The maximum reward you can receive for good grades, volunteering and your birthday is $50.00 per year. The maximum total account reward is $150.00 per year.

3. BOLD MOVES TEEN — For Bold Moves Teen accounts, you may qualify for higher dividend rates and annual percentage yields and account rewards if you meet the applicable minimum qualifications for the monthly qualification cycle. To meet the minimum qualifications requirements, you must: a) be enrolled to receive e-statements; b) make five (5) debit card purchases of at least $2.50 that post and settle to your account; c) login into online banking at least once; and d) make at least $100.00 in deposits. Dividends do not qualify as a deposit. The monthly qualification cycle is defined as the first calendar day of the month to the last calendar day of the month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's rewards. If you meet the minimum qualifications during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the separate rate sheet will apply if your balance is $1.00 to $1,000.00. If you meet the minimum qualifications during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the separate rate sheet will apply if your balance is $1,000.01 to $2,000.00. If you meet the minimum qualifications during the monthly qualification cycle, the third dividend rate and annual percentage yield listed for this account in the separate rate sheet will apply if your balance is $2,000.01 or greater. You will also receive $10.00 on your birthday as well as be eligible to receive $5.00 per good grade (B and up) and $5.00 per hour for volunteering. Rewards will be deposited in your account on the first business day of the following month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the fourth dividend rate and annual percentage yields will apply to your entire balance, and you will not receive the account rewards. The maximum reward you can receive for good grades, volunteering and your birthday is $50.00 per year.

4. BOLD GROWTH CHECKING — For Bold Growth Checking accounts, you may qualify for higher dividend rates and annual percentage yields if you meet the applicable minimum qualifications for the monthly qualification cycle. To meet the minimum qualifications

requirements, you must: a) be enrolled to receive e-statements; b) make 12 debit card purchases of at least $5.00 that post and settle to your account; c) login into online banking at least once; and d) make at least $1,000.00 in deposits. The monthly qualification cycle is defined as the first calendar day of the month to the last calendar day of the month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's rewards. If you meet the minimum qualifications during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the separate rate sheet will apply if your balance is $1.00 to $10,000.00. If you meet the minimum qualifications during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the separate rate sheet will apply if your balance is $10,000.01 to $20,000.00. If you meet the minimum qualifications during the monthly qualification cycle, the third dividend rate and annual percentage yield listed for this account in the separate rate sheet will apply if your balance is $20,000.01 or greater. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the fourth dividend rate and annual percentage yields will apply to your entire balance.

5. BOLD REWARDS CHECKING — For Bold Rewards Checking accounts, you may qualify for a cash back reward if you meet the applicable minimum qualifications for the monthly qualification cycle. To meet the minimum qualifications requirements, you must: a) be enrolled to receive e-statements; b) make 12 debit card purchases of at least $5.00 that post and settle to your account; c) login into online banking at least once; and d) make at least $1,000.00 in deposits. The monthly qualification cycle is defined as the first calendar day of the month to the last calendar day of the month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's rewards. If you meet the minimum qualifications during the quarterly qualification cycle, you will receive 5.00% on up to $150.00 in PIN based/signature-based debit card purchases that post and settle to your account. Rewards will be deposited in your account on the first business day of the following month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the cash back reward.

6. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

7. 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.

8. 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 Bold Moves Teen and Bold Growth Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

9. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings or Checking 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 Share Savings, Special Savings, Christmas Club, IRA, Money Market, Thrive Checking, Thrive Checking Plus, Bold Moves Teen, and Bold Growth Checking 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 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.

10. ACCOUNT LIMITATIONS — For Money Market accounts, there is a minimum withdrawal amount of $500.00, including online transfers. Withdrawals less than the minimum amount are subject to a fee. For the Ohio Homebuyer Plus Savings account, there is a limit of one account per person/membership, joint memberships are ineligible. You must notify the Credit Union of any address change. If you move outside of the state of Ohio, your account will be closed, and funds will be automatically transferred to your Share Savings account. There is a maximum contribution limit of $100,000. Funds deposited that exceed $100,000 excluding dividends will be transferred to the account holder's Share Savings. Account duration is limited to 5 years. Funds not used for eligible withdrawals may result in State of Ohio tax reporting requirements and possible tax liabilities. For Ohio Homebuyer Plus Savings accounts, once your account is established, the first $100 of your principal balance will be excluded from the available balance and available funds may only be accessed or otherwise withdrawn with Century Federal Credit Union Associate intervention. Withdrawals from this account are subject to the terms and conditions established with the Participant Statement attested to at account opening. The Treasurer of State has at its discretion the right to terminate this account at any time. The Ohio Homebuyer Plus Savings is ineligible for overdraft protection or services. Within 90 days of a withdrawal from this account funds must be used in accordance with the terms and conditions set forth in the Participant Statement. Funds withdrawn in error, as well as re-contribution of eligible withdrawals related to an unsuccessful home purchase, may be returned to the account within 90 days with no adverse impact on the account. If a withdrawal, including an ineligible withdrawal, is not replenished within 90 days, the account will be closed, and the remaining funds will be placed in the Share Savings account. The Treasurer's office may terminate participation in this program if no contributions have been made to the account within a three-year period and the value of the account is less than five hundred dollars ($500). The account holder will be notified in the event that the Treasurer's office determines account participation in Ohio Homebuyer Plus Savings will be terminated. Such notice shall be provided in the form of a letter sent through a recognized mail service. To prevent termination, the account holder must either contribute to their account or contact the Credit Union within ninety (90) days of the date of the letter and provide documentation satisfactory to the Treasurer's office that the account holder is 1) currently serving in the U.S. Military or 2) subject to other circumstances or conditions the Treasurer's office deems sufficient to prevent termination. Refer to the Participation Statement for additional account information. For Money Market – Innovator 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 Bold Start Youth accounts, your account will be converted to a Bold Moves Teen account once you

reach the age of 13. Bold Start Youth accounts are not eligible for check writing, Courtesy Pay, Overdraft Transfers and you may not overdraft your account. For Bold Moves Teen accounts, your account will be converted to a Bold Rewards Checking account once you reach the age of 19. Bold Move Teen accounts are not eligible for check writing, Courtesy Pay, Overdraft Transfers and you may not overdraft your account. For Share Savings, Special Savings, Christmas Club, IRA, Thrive Checking, Thrive Checking Plus, and Bold Growth Checking accounts, no account limitations apply.

11. 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.

12. 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

13. RATES — The rates provided in or with the separate Rate Sheet 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.

14. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

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