finex CREDIT UNION
Wherever you are.

# TRUTH IN SAVINGS DISCLOSURE

## Most Valuable Member (MVM) Checking

The following disclosure is provided in accordance with the Truth in Savings Act. It summarizes key rates, fees, and terms for the Most Valuable Member Checking (MVM) account offered by Finex Credit Union.

| Account Feature | Details |
|---|---|
| **Account Opening & Usage** | |
| **Minimum Opening Deposit** | $10.00 |
| **Monthly Service Fee** | $9.99 per month |
| **Fee Waiver Requirements** | Monthly fee is waived when ALL of the following are met each month: (1) $50,000 or more in combined Finex loan balances OR a direct deposit of $1,000 or more; AND (2) 10 or more debit card purchases of at least $1.00 each. |
| **Minimum Balance (ongoing)** | No minimum balance required after account is opened. |
| **Account Conversion** | When the primary account holder no longer meets Most Valuable Member (MVM) Checking eligibility requirements, Finex may convert the account to Easy Checking or another Finex checking account type for which the account is eligible. Once converted, the account will no longer receive the features, terms, or benefits of MVM Checking. |
| **Dividends / Interest** | |
| **Rate When Requirements Met** | 1.50% Annual Percentage Yield (APY) on balances up to $25,000. 0.05% APY on balances over $25,000. |
| **Rate When Requirements Not Met** | 0.00% — No dividends are earned in any month the monthly requirements are not satisfied. |
| **Compounding & Crediting** | Dividends are compounded and credited monthly. |
| **Balance Method** | The daily balance method is used to calculate dividends. |
| **Effect on APY** | The APYs stated above assume all requirements are met every month and that dividends remain on deposit. Withdrawals will reduce earnings. |
| **Rate Variability, Determination & Limitations** | The dividend rate and Annual Percentage Yield (APY) for MVM Checking are variable and may change after the account is opened. Finex Credit Union determines the dividend rate at its discretion from time to time. The current dividend rate and APY are shown on Finex Credit Union's current Rate Sheet, which is available in hard copy upon request from a Finex Credit Union representative and online at finexcu.org/rates. There are no limitations on the amount the dividend rate may change. |
| **ATM & Foreign Fees** | |
| **Finex-Owned ATMs** | No Finex fee when using Finex-owned ATMs. |

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|---|---|
| **Non-Finex ATMs** | Non-Finex ATM operators or networks may assess a surcharge. See the current Finex Fee Schedule for Finex-related ATM fees. |
| **Foreign ATM Fees** | No Finex-related foreign ATM fees when monthly requirements are met. |
| **Overdraft Information** | |
| **Courtesy Pay** | Finex offers a discretionary Courtesy Pay overdraft service that may cover certain transactions when the available balance is insufficient, up to an assigned limit. This service is not guaranteed. Not all members will qualify for this service, and it may be revoked at the credit union's discretion at any time. |
| **Courtesy Pay Limits** | $750 with a qualifying direct deposit; $300 without. Subject to eligibility requirements. Visit finexcu.org for full details. |
| **Fees for Additional Services** | |
| **Checks** | First order of checks is free. Subsequent orders are subject to standard check order fees. See current Fee Schedule. |
| **Paper Statement Fee** | $2.99 per month. Electronic statements are available at no charge. |
| **Other Service Fees** | Additional fees may apply for official checks, copies and research requests, legal processing, expedited debit card delivery, and wire transfers. Refer to the current Finex Fee Schedule for complete details. |
| **General Terms** | |
| **Account Changes** | Finex Credit Union reserves the right to change rates, fees, and terms at any time, subject to applicable law. Notice will be provided as required. |
| **Governing Law** | This account is governed by applicable federal laws and the laws of the State of Connecticut, as well as Finex Credit Union bylaws and this agreement. |

*Disclosure Date: July 1, 2026. Annual Percentage Yield (APY) accurate as of the date of this disclosure. Fees could reduce earnings. Membership eligibility required. This disclosure does not constitute a contract. For questions, contact Finex Credit Union at help@finexcu.org.*