Neighborhood CREDIT UNION
13649 Montfort Dr., Dallas, TX 75240
P.O. Box 803476, Dallas, TX 75380-3476
214.748.9393 | 800.321.3728
myncu.com

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 4/1/2024

The rates, fees and terms applicable to your account at the 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	
☐ **Membership Savings**	**0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$25.00	$500.00*	$100.00	Average Daily Balance	Account withdrawal limitations apply.
☐ **Prize Savings**	**0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$25.00	$500.00*	$100.00	Average Daily Balance	Account withdrawal limitations apply. Limited to one per membership
☐ **Kids Savings**	**0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
☐ **Christmas Club**	**0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
☐ **Special Savings**	**0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
☐ **High Yield Savings**	$0.00 to $9,999.99 **0.00% / 0.00%** $10,000.00 or greater **2.96% / 3.00%**	Monthly	Monthly	Monthly (Calendar)	$10,000.00	$10,000.00	$10,000.00	Average Daily Balance	—
☐ **Max Savings**	**4.88% / 5.00%**	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
☐ **Money Market**	$0.00 to $999.99 **0.00% / 0.00%** $1,000.00 to $9,999.99 **0.10% / 0.10%** $10,000.00 or greater **0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$2,000.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
☐ **IRA Share**	**0.10% / 0.10%**	Monthly	Monthly	Monthly (Calendar)	$100.00	—	$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **Fresh Start Checking**	—	—	—	—	$25.00	—	—	—	—
☐ **High Yield Checking** Requirements met (see Section 2)* Requirements not met (see Section 2)*	**3.93% / 4.00%** **0.10% / 4.00%** to **1.40%** **0.01% / 0.01%**	Monthly	Monthly	Monthly (Calendar)	$100.00	—	—	Average Daily Balance	Limited to one per household.
☐ **Cash Back**	—	—	—	—	$25.00	—	—	—	—
☐ **Priority Checking**	—	—	—	—	$25.00	—	—	—	—

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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 Membership Savings, Kids Savings, and IRA Share accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Prize Savings, Christmas Club, Special Savings, High Yield Savings, Max Savings, Money Market, and High Yield Checking accounts, the dividend rate and annual percentage yield may change weekly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. High Yield Savings, Money Market and High Yield 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 Rate Schedule. For High Yield Savings and Money Market 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 High Yield Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. HIGH YIELD CHECKING ACCOUNT — The High Yield Checking account is a Tiered Rate account. If your Average Daily Balance is $50,000.00 or below and you meet all of the following minimum service requirements during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you have at least a combination of 15 debit card or credit card purchases, each $5.00 or greater post and settle; 2) you have at least one (1) direct deposit totaling $500.00 or more post and settle; and 3) sign up and agree to receive e-statements and decline the option for paper statements. If your balance is greater than $50,000.00 and you meet all the minimum service requirements, during the qualification cycle the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements during a qualification cycle, domestic ATM withdrawal and inquiry fees will be refunded up to a maximum of $15.00. Qualification cycle = the first day of the month through the last day of the month. Limit one account per household.

3. CASH BACK ACCOUNT — The Cash Back account provides ATM withdrawal and inquiry fee refunds up to a maximum of $15.00 and a 3.00% cash back on purchases up to $200.00 for a total of $6.00 per month on combined Neighborhood CU debit and credit card purchases, if you meet the minimum service requirements during a monthly qualification cycle. The service requirements that must be met to obtain cash back rewards and ATM withdrawal and inquiry fee refunds include: 1. fifteen (15) individual or combined debit card or credit card transactions of at least $5.00 or more each (transactions may take more than one day to post/settle to your account); and 2. have at least one (1) direct deposit totaling $500.00 or more post and settle; and 3. sign up and agree to receive eStatements and decline paper statements. ATM transactions or transfers between accounts not valid for qualifying. Qualifying transactions must post to and settle account during monthly qualification cycle. Qualification cycle = the first day of the month through the last day of the month. Limit one account per household.

4. PRIORITY CHECKING ACCOUNT — The Priority Checking account is a fee-based account which provides for certain fee reductions. To qualify for Priority Checking fee reductions you must complete the following types of transactions or actions within the qualification cycle: 1) make signature based debit card transactions of $5.00 or greater; and/or 2) sign up and agree to receive e-statements and decline the option for paper statements. You will receive a reduction in your monthly Service Charge each time you complete these transactions or actions. Please note that debit card transactions must be posted to your account and not just transacted. Some transactions may take up to seven days to post. Qualifying transactions or actions completed during the qualification cycle will determine the amount of reduction to be applied against the base service charge, with the net amount being charged to your account. Specific amounts for fee reductions are disclosed in the rate and Schedule of Fees and Charges. Reduction amounts that exceed the base service charge amount will result in a service charge of $0.00 for the account. If no qualifying transactions or actions are completed during the qualification cycle, a service charge as disclosed in the rate and Schedule of Fees and Charges will be assessed. There will not be any credit balances for completing more than the necessary transactions. Qualification cycle = the first day of the month through the last day of the month.

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

6. 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.

7. 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 Membership Savings, Prize Savings, Kids Savings, Christmas Club, Special Savings, High Yield Savings, Max Savings, Money Market, IRA Share, and High Yield Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

8. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings or Prize Savings 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 Membership Savings and Prize Savings accounts, there is a minimum average daily balance, active loan, or other deposit relationship required to avoid a service fee for the dividend period. If the minimum average daily balance, active loan, or other deposit relationship requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For High Yield Savings accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Membership Savings, Prize Savings,

Kids Savings, Christmas Club, Special Savings, High Yield Savings, Max Savings, and IRA Share 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. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

9. ACCOUNT LIMITATIONS — For Money Market and IRA Share 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Money Market accounts, the minimum amount any transfer or check withdrawal from your account is $500.00. For Membership Savings, Prize Savings, Kids Savings, Special Savings, and Max Savings accounts, you may make three (3) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Membership Savings, Prize Savings, IRA Share, and all checking accounts an additional fee for early closure will be charged, as disclosed in the Schedule of Fees and Charges. For Max Savings accounts, the account must be opened online, transactions must be made electronically (no in branch transactions will be permitted), There is no limit for deposits. For Fresh Start Checking, High Yield Checking, Cash Back, and Priority Checking accounts, no account limitations apply.

10. 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.

11. 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	$25.00
Number of Shares Required	1

12. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration 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.

13. 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