Barksdale Federal Credit Union™
Your Financial Partner for Life™
P.O. Box 9
Barksdale AFB, LA 71110-0009
(800) 647-2328
www.bfcu.org

CHECKING ACCOUNTS
TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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 Fee	Minimum Balance to Earn the Stated APY	Aggregate Balance to Avoid Account Maintenance Fee	Balance Method to Calculate Dividends	
Regular Checking	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.00	$200.00*	Average Daily Balance	—
High Five Checking	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.00	$200.00*	Average Daily Balance	—
Prestige Checking	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.00	—	Average Daily Balance	—
Student Checking	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	$500.00	—	Average Daily Balance	—
Plus Checking	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$1,500.00	$1,500.00	$1,500.00	$200.00*	Average Daily Balance	—
High Five Plus Checking	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$1,500.00	$1,500.00	$1,500.00	$200.00*	Average Daily Balance	—
Prestige Plus Checking	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$1,500.00	$1,500.00	$1,500.00	—	Average Daily Balance	—
Money Market Checking	$2,500 to $9,999.99 1.25% / 1.26% $10,000 to $24,999.99 1.50% / 1.51% $25,000 to $49,999.99 1.50% / 1.51% $50,000 to $99,999.99 2.00% / 2.02% $100,000 or greater 2.25% / 2.27%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$2,500.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Fresh Start Checking	—	—	—	—	100.00 or Direct Deposit	—	—	$200.00*	—	Account limitations apply.

*Aggregate daily balance, see section 5. Balance Information for details.

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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 all dividend earning accounts, the dividend rate and annual percentage yield may change monthly 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. Money Market 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 tiered 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.

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

3. 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.

4. 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. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

5. BALANCE INFORMATION —

a. There is a minimum daily balance required to avoid a Minimum Balance Fee for the dividend period for accounts stated in the Rate Schedule. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a Minimum Balance Fee as stated in the Fee Schedule.

b. *There is a minimum daily balance required to avoid an Account Maintenance Fee for accounts stated in the Rate Schedule. If the aggregate daily balance in your savings, checking, and certificate accounts combined (based on the same member number) falls below $200, an Account Maintenance Fee will be assessed as stated in the Fee Schedule. This fee will be waived if you are primary on a credit union loan, line of credit, credit card, Prestige Checking, Prestige Plus Checking, or a Student Checking account.

c. There is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period for accounts as stated in the Rate Schedule. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule.

d. 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.

6. ACCOUNT LIMITATIONS — For Money Market Checking 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. Fresh Start Checking accounts, will be reviewed after one year. If the account remains in good standing, we may convert it to a Regular Checking account. If we note any abusive activity within the 12 month period after account opening, your Fresh Start Checking account will be subject to closure. For Regular Checking, High Five Checking, Prestige Checking, Student Checking, Plus Checking, High Five Plus Checking, and Prestige Plus Checking accounts, no account limitations apply.

7. CHANGE JAR FEATURE —

a. When you enroll in the Change Jar feature, the Credit Union will round up the amount of all signature, recurring and non-ATM pin based debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to the savings account that you designate.

b. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each calendar day and make a single transfer at the end of the calendar day. If on a calendar day you do not have sufficient available funds in your checking account, the Credit Union will not round up purchases posted on that calendar day and will cancel the daily round-up transfer for that day.

c. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in your savings account. Credit transactions or adjustment transactions will not be rounded-up.

d. The Credit Union reserves the right to cancel or modify the Change Jar feature at any time.

8. 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 Fee Schedule 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 Fee Schedule.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

10. 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.

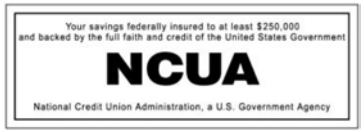
FEE SCHEDULE	
GENERAL FEES	
Account Reconciliation	$10.00/Hour
Account Research	$25.00/Hour
Returned Mail	$5.00/Month
Cashier's Check	$5.00/Check (Credit Union checks cleared by the Credit Union)
Copy of Cashier's Check	$5.00/Check
Deposit Item Return	$10.00/Item
Dormant Account	$4.00/Month after 1 year(s)
Fax (Local)	$5.00 for 2 pages $2.00 for additional pages
Fax (Long Distance)	$7.00 for 2 pages $2.00 for additional pages
Fed Ex/Express Mail	$20.00
Legal Process (tax levies, summons)	$25.00 or what is allowed by law
Paper Statement Fee	$2.00/month per mailed statement
Statement Copy	$3.00/Copy
Wire Transfer (Domestic - Outgoing)	$20.00/Transfer
Wire Transfer (International Outgoing)	$65.00 and up
CHECKING ACCOUNT FEES	
Check Copy	$3.00/Check
Check Paid Held Funds	$24.00/Check
Check Order	Prices may vary depending upon style
NSF/Check/ACH Returned	$24.00/Item (each submission/resubmission)
Overdraft Privilege	$24.00/Item
Overdraft Protection	$1.00/Item
Returned Item	$24.00/Item (each submission/resubmission)
Stop Payment	$30.00/Request
Temporary Check Fee	$1.00/page of temporary checks
EFT FEES	
ACH Stop Payment	$30.00
ATM Transaction/ Balance Inquiry	$1.00 for each ATM transaction or balance inquiry at an ATM not owned by the Credit Union. Conducting a balance inquiry and an ATM transaction results in two incurred fees, or $2.00.
Bill Pay Stop Payment	$30.00
Card Replacement	$5.00/Card
Debit Card NSF	$24.00/Item (each submission/resubmission)

SAFE DEPOSIT BOX FEES	
Box Size	
3" x 5" Box	$35.00/Year
3" x 10" Box	$50.00/Year
5" x 5" Box	$40.00/Year
5" x 10" Box	$65.00/Year
10" x 10" Box	$100.00/Year
Contents not insured by NCUA	
Drilling of Boxes	Prices vary depending upon location
Duplicate Key	$5.50/Key In Person $15.00 + Shipping/Key by Mail
SPECIFIC ACCOUNT FEES	
Minimum Balance: Plus Checking High Five Plus Checking Prestige Plus Checking Money Market Checking	 $8.00/Month if minimum balance is not maintained $8.00/Month if minimum balance is not maintained $8.00/Month if minimum balance is not maintained $10.00/Month if minimum balance is not maintained
Account Maintenance Plus Checking Fresh Start Checking Regular Checking High Five Checking High Five Plus Checking	$6.00/Month if aggregate balance in combined savings, checking, and certificate accounts falls below $200.00 at any time during the month*
Service Prestige Checking Prestige Plus Checking	$6.00/Month
Service: Fresh Start Checking	$10.00/Month
Check Limitation: Money Market Checking	$10.00/Check if more than three (3) checks per month
Excessive Withdrawal: Money Market Checking	$2.00/Withdrawal if more than six (6) per month

Routing and transit number 311175093

Please see our website (bfcu.org) for center locations

Use your 10 digit Savings/Checking Account Number, when setting up Automated Clearing House (ACH) credits/debits to your account.
Do not use your 8 digit member number.



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SAVINGS ACCOUNTS
TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: Annually:

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 Earn the Stated APY	Aggregate Balance to Avoid Account Maintenance Fee	Balance Method to Calculate Dividends	
Prime Savings	**0.25%** / **0.25%**	Monthly	Monthly	Monthly (Calendar)	$5.00	$200.00	$200.00*	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Purpose Savings	**0.25%** / **0.25%**	Monthly	Monthly	Monthly (Calendar)	—	$200.00	$200.00*	Average Daily Balance	Account transfer and withdrawal limitations apply.
My Money (Ages 13-17)	**0.25%** / **0.25%**	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Barksdale Buddies Savings (Ages 0-12)	**0.25%** / **0.25%**	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Prime Savings	**3.93%** / **4.00%**	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Average Daily Balance	Account limitations apply.
Christmas Club	**3.75%** / **3.75%**	Annually	Annually	Annually (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
High Yield Savings	$0.00 to $10,000.00 **3.93%** / **4.00%** $10,000.01 or greater **0.25%** / **0.25%**	Monthly	Monthly	Monthly (Calendar)	—	—	$200.00*	Average Daily Balance	Account transfer and withdrawal limitations apply.

*Aggregate daily balance, see section 5. Balance Information for details.

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 dividend earning accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the dividend rate and annual percentage yield may change annually 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 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.

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

3. 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.

4. 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 Christmas Club 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

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dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION —

a. To open any account, you must deposit or already have on deposit the minimum required share(s) in a share 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.

b. * There is a minimum daily balance required to avoid an Account Maintenance Fee for accounts stated in the Rate Schedule. If the aggregate daily balance in your savings, checking, and certificate accounts combined (based on the same member number) falls below $200, an Account Maintenance Fee will be assessed as stated in the Fee Schedule. This fee will be waived if you are primary on a credit union loan, line of credit, credit card, Prestige Checking, Prestige Plus Checking, or a Student Checking account.

c. There is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period for accounts as stated in the Rate Schedule. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule.

d. 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.

e. 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.

6. ACCOUNT LIMITATIONS — For Prime Savings, Christmas Club, Special Purpose Savings, My Money, Barksdale Buddies Savings, and High Yield Savings 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 5 and the account will remain open. For My Money accounts, at age 18, account will be changed to a Prime Savings Account (If a full time student, account will be changed to a Prime Savings at 24 years of age). For Barksdale Buddies Savings accounts, at age 13, account will be changed to a My Money Account. For IRA Prime Savings accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time and your account balance may not exceed $5000.00 during any club period.

7. 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 Fee Schedule 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 Fee Schedule.

8. 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

9. 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.

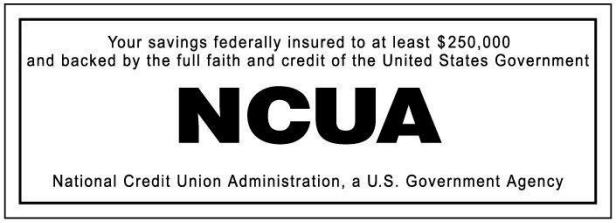
FEE SCHEDULE	
GENERAL FEES	
Account Reconciliation	$10.00/Hour
Account Research	$25.00/Hour
Returned Mail	$5.00/Month
Cashier's Check	$5.00/ Check (Credit Union checks cleared by the Credit Union)
Copy of Cashier's Check	$5.00/Check
Deposit Item Return	$10.00/Item
Dormant Account	$4.00/Month after 1 year(s)
Fax (Local)	$5.00/2 pages $2.00 for additional pages
Fax (Long Distance)	$7.00/2 pages $2.00 for additional pages
Fed Ex/Express Mail	$20.00
Legal Process (tax levies, summons)	$25.00/or what is allowed by law
NSF/Check/ACH Returned	$24.00/Item (each submission/resubmission)
Overdraft Protection	$1.00/Item
Overdraft Privilege	$24.00/Item
Paper Statement Fee	$2.00/month per mailed statement
Statement Copy	$3.00/Copy
Wire Transfer (Domestic -Outgoing)	$20.00/Transfer
Wire Transfer (International – Outgoing)	$65.00 and up
EFT FEES	
ACH Stop Payment	$30.00
ATM Transaction/ Balance Inquiry	$1.00 for each ATM transaction or balance inquiry at an ATM not owned by the Credit Union. Conducting a balance inquiry and an ATM transaction results in two incurred fees, or $2.00.
Bill Pay Stop Payment	$30.00
Card Replacement	$5.00/Card
Debit Card NSF	$24.00/Item (each submission/resubmission)

SAFE DEPOSIT BOX FEES	
Box Size	
3" x 5" Box	$35.00/Year
3" x 10" Box	$50.00/Year
5" x 5" Box	$40.00/Year
5" x 10" Box	$65.00/Year
10" x 10" Box	$100.00/Year
Contents not insured by NCUA.	
Drilling of Boxes	Prices vary depending upon location.
Duplicate Key	$5.50/Key In Person $15.00 + Shipping/Key By Mail
SPECIFIC ACCOUNT FEES	
Excessive Withdrawal: Prime Savings Special Purpose Savings My Money Savings Barksdale Buddies Savings Christmas Club High Yield Savings	$2.00/Withdrawal in excess of six (6) per month
Account Maintenance: Prime Savings Special Purpose Christmas Club High Yield Savings	$6.00/Month If aggregate balance in combined savings, checking and certificate accounts falls below $200.00 at any time during the month*

Routing and Transit Number 311175093

Please see our website (bfcu.org) for center locations.

Use your 10 digit Savings/Checking account number, when setting up Automated Clearing House (ACH) credits/debits to your account. Do not use your 8 digit member number.



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CERTIFICATE
TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE DATE:** 9/29/2026

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	3.93% / 4.00%								
12 Month	3.93% / 4.00%								
24 Month	4.17% / 4.25%								
36 Month	4.17% / 4.25%								
48 Month	4.17% / 4.25%								
60 Month	4.17% / 4.25%								
☐ **IRA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	3.93% / 4.00%								
24 Month	4.17% / 4.25%								
36 Month	4.17% / 4.25%								
48 Month	4.17% / 4.25%								
60 Month	4.17% / 4.25%								
☐ **Roth IRA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	3.93% / 4.00%								
24 Month	4.17% / 4.25%								
36 Month	4.17% / 4.25%								
48 Month	4.17% / 4.25%								
60 Month	4.17% / 4.25%								
☐ **Coverdell Education IRA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	3.93% / 4.00%								
24 Month	4.17% / 4.25%								
36 Month	4.17% / 4.25%								
48 Month	4.17% / 4.25%								
60 Month	4.17% / 4.25%								

LOANLINER

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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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. 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 12 months or less	90 days' dividends
Terms of longer than 12 months	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

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	$5.00
Number of Shares Required	1

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

Barksdale Federal Credit Union™
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P.O. Box 9
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FLEX AND PLUS POINT CERTIFICATE TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE DATE:** 9/29/2026

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Flex Certificate**		Variable Rate - Member has discretion	$2,500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
24 Month	3.69% / 3.75%								
36 Month	3.69% / 3.75%								
60 Month	3.69% / 3.75%								
☐ **Plus Point Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
1 Year	4.17% / 4.25%								
2 Year	4.17% / 4.25%								
3 Year	4.17% / 4.25%								
4 Year	4.17% / 4.25%								
5 Year	4.17% / 4.25%								
☐ **Plus Point IRA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	4.17% / 4.25%								
2 Year	4.17% / 4.25%								
3 Year	4.17% / 4.25%								
4 Year	4.17% / 4.25%								
5 Year	4.17% / 4.25%								

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 Plus Point Certificate and Plus Point IRA Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Flex Certificate account(s), you may increase the rate one time when the Certificate Account two (2) year term rate exceeds the Flex. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. To open Plus Point Certificate and Plus Point IRA Certificate accounts, you must open one (1) certificate of each term with equal balances in each certificate.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g.

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checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. 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 12 months or less	90 days' dividends
Terms of more than 12 months	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be paid to you by check or transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

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	$5.00
Number of Shares Required	1

