HOMEBASE CREDIT UNION
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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

October 15, 2026

The rates, fees and terms applicable to your account at Homebase 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 Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Paragraph 6
☐ Share	See Separate Rate and Fee Addendum	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$300.00	Average Daily Balance	—
☐ Savings Revolution		Monthly	Monthly	Monthly (Calendar)	—	—	$300.00	Average Daily Balance	—
☐ Christmas Club		Monthly	Monthly	Monthly (Calendar)	—	—	$300.00	Average Daily Balance	Account withdrawal limitations apply.
☐ IRA		Monthly	Monthly	Monthly (Calendar)	$100.00	—	$300.00	Average Daily Balance	—
☐ Money Market		Monthly	Monthly	Monthly (Calendar)	☐ $25,000.00 ☐ $50,000.00 ☐ $75,000.00	☐ $25,000.00 ☐ $50,000.00 ☐ $75,000.00	$25,000.00	Average Daily Balance	Account limitations apply.
☐ Checking		Monthly	Monthly	Monthly (Calendar)	—	—	$300.00	Average Daily Balance	—
☐ All Star Student Checking		Monthly	Monthly	Monthly (Calendar)	—	—	$300.00	Average Daily Balance	—

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 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 which is set forth 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 of dividends and dividend period applicable to each account are set forth 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, accrued dividends will not be paid. 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Money Market accounts, there is a minimum daily balance required to avoid a fee for the dividend period. If the minimum daily balance is not met during the dividend period, there will be a fee as stated in the Schedule of Fees and Charges. For Share, Savings Revolution, Christmas Club, IRA, Money Market, Checking, and All Star Student Checking there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For Share, Christmas Club, IRA, Money Market, and Checking accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by

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adding the full amount of 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 a Christmas Club account, the available balance will be transferred to your Share account on or after November 1 and the account will remain open. You may be charged a withdrawal fee of $5.00 for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money Market accounts, you may write no more than three (3) checks per month from this account. For IRA, Checking, and All Star Student Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, item, ATM transaction and one-time card debit transaction (if member has consented to Extended Coverage 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 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 check, item or transaction. If we have approved a Courtesy Pay Limit for your account, such fees may reduce your approved limit. If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, we will charge a Return Item (NSF) Fee each time we return the item because it exceeds the available balance in your account. If, on representment of the item, the available balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge a Courtesy Pay Fee. 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 Extended Coverage in order for the transaction amount to be covered by the Credit Union's Overdraft Protection 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 extended coverage and the Schedule of Fees and Charges.

8. 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	$25.00
Number of Shares	1
Membership Fee	$1.00

9. RATES — The rates and fees provided in or with the Rate Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES

SHARE ACCOUNT FEES	
NSF	$25.00/Item (each submission/resubmission)
Share Account Excessive Withdrawal	$1.00/Withdrawal after 2 withdrawals per month
Christmas Club Early Withdrawal	$5.00/Withdrawal
Money Market Minimum Balance Fee	$25.00/Month if minimum daily balance is not maintained
IRA Withdrawal Fee	$100.00/Withdrawal
Inactive Account	$10.00/Month on share accounts with an aggregate balance between all shares with $100.00 or less and no activity for 1 year
CHECKING ACCOUNT FEES	
NSF	$25.00/Item (each submission/resubmission)
Pre-Authorized Debit NSF	$25.00/Item
Stop Payment	$30.00/Request
Check Orders	Prices may vary depending upon style
Check Copy	$2.00/Copy
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation/Research	$20.00/Hour; minimum of 1 hour
Courtesy Pay (not eligible for Student Checking)	$25.00/Item
Loan Payment over the phone from another Financial Institution	$10.00
Statement Copy	$2.00/Copy
Deposited Item Return	$25.00/Item
International Wire	$45.00/Item
Wire Transfer (Outgoing)	$20.00/Transfer
Money Order	$2.00/Money Order
Official Checks	$5.00/3rd party check
Incorrect Address	$10.00/Month
Lien, Levy, or Garnishment Processing	$75.00
Temporary Check Fee	$4.00 for 4 checks. Waived if box of checks are ordered on the same day.
Account Reassignment	$25.00/occurrence; waived once per year
Processing On-Us Check for Non-member	$2.00/Item
Verification of Deposit, Account Verification	$10.00
ELECTRONIC FUNDS TRANSFER FEES	
Foreign ATM Transaction	$1.00/Transaction
Foreign ATM Inquiry	$1.00/Inquiry
Lost/Stolen Card	$15.00/Card
Expedited Card Shipment	$50.00

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