



301 Rio Bravo Blvd. SE
Albuquerque, NM 87105
505-262-1401

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 07/01/2025

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	
Regular Share	\$25.00 to \$999.99 0.10 / 0.10 \$1,000.00 or greater 0.15 / 0.15	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	—
Secondary Share	\$25.00 to \$999.99 0.10 / 0.10 \$1,000.00 or greater 0.15 / 0.15	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account limitations apply.
Kirby Kangaroo Share (Ages 0-12)	\$25.00 to \$499.99 3.00 / 3.04 \$500.00 or greater 0.50 / 0.50	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	—
Prosperity Kids Share	0.50 / 0.50	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account limitations apply.
CU Succeed Share (Ages 13-17)	\$25.00 to \$499.99 3.00 / 3.04 \$500.00 or greater 0.50 / 0.50	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	—
CUConnect Share (Ages 14-24)	\$25.00 to \$499.99 3.00 / 3.04 \$500.00 or greater 0.50 / 0.50	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	—
Custodial Share	0.35 / 0.35	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	—
Traditional IRA Share	0.60 / 0.60	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account limitations apply.
Roth IRA Share	0.60 / 0.60	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account limitations apply.
Christmas Club	1.00 / 1.00	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account limitations apply.
Vacation Club	1.00 / 1.00	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account limitations apply.

Rainy Day Club	1.00 / 1.00	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account limitations apply.
Investor's Club	\$1,000.00 to \$9,999.99 0.25 / 0.25 \$10,000.00 to \$24,999.99 1.50 / 1.51 \$25,000.00 to \$49,999.99 1.50 / 1.51 \$50,000.00 or greater 1.52 / 1.53	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$1,000.00	Daily Balance	Account limitations apply.
CU Succeed Checking (Ages 13-17)	0.20 / 0.20	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
CUConnect Checking (Ages 14-24)	0.20 — 0.20	—	—	—	\$25.00	—	—	—	—
Roadrunner Checking (Ages 18+)	—	—	—	—	\$25.00	—	—	—	—
Special Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
Zia Checking	\$0.01 to \$499.99 0.75 / 0.75 \$500.00 to \$999.99 0.75 / 0.75 \$1,000.00 to \$9,999.99 0.75 / 0.75 \$10,000.00 to \$24,999.99 0.75 / 0.75 \$25,000.00 to \$49,999.99 0.75 / 0.75 \$50,000.00 or greater 0.75 / 0.75	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	—
Fresh Start 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 Regular Share, Secondary Share, Rainy Day, Kirby Kangaroo Share, Prosperity Kids Share, CU Succeed Share, CUConnect Share, Custodial Share, Traditional IRA Share, Roth IRA Share, Christmas Club, Vacation Club, Investor's Club, CU Succeed Checking, CUConnect Checking, Special Checking, and Zia 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Share, Secondary Share, Kirby Kangaroo Share, CU Succeed Share, CUConnect Share, Investor's Club, and Zia 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 Regular Share, Secondary Share, Kirby Kangaroo Share, CU Succeed Share, CUConnect Share, Investor's Club, and Zia Checking 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. For Regular Share, Secondary

Share, Rainy Day, Kirby Kangaroo Share, Prosperity Kids Share, CU Succeed Share, CUConnect Share, Custodial Share, Traditional IRA Share, Roth IRA Share, Christmas Club, Vacation Club, Investor's Club, CU Succeed Checking, Special Checking, and Zia Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 Zia Checking 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 Regular Share, Secondary Share, Rainy Day, Kirby Kangaroo Share, Prosperity Kids Share, CU Succeed Share, Custodial Share, Traditional IRA Share, Roth IRA Share, Christmas Club, Vacation Club, Investor's Club, CU Succeed Checking, Special Checking, and Zia Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. 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 Rainy Day, Christmas Club, Vacation Club, and Investor's Club accounts, you may not make any withdrawals from an Automated Teller Machine (ATM) or through a preauthorized transfer. For Kirby Kangaroo Share accounts, once you reach the age of 13, your account will automatically transfer to a CU Succeed Share account. For CU Succeed Share accounts, once you reach the age of 18, your account will automatically transfer to a Regular Share account. For CU Connect Share accounts, once you reach the age of 25, your account will automatically transfer to a Regular Share account. For Traditional IRA Share and Roth IRA Share accounts, are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA agreement or your tax advisor for additional information. For CU Succeed checking accounts, once you reach the age of 18, your account will automatically transfer to a Roadrunner

Checking account. For CU Connect Checking accounts, once you reach the age of 25, your account will automatically transfer to a Roadrunner Checking account. For Regular Share, Secondary Share, Kirby Kangaroo Share, Prosperity Kids Share, CU Succeed Share, CUConnect Share, Custodial Share, CU Succeed Checking, CUConnect Checking, Roadrunner Checking, Special Checking, Zia Checking, and Fresh Start accounts, no account limitations apply.

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 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.

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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Account Research	\$20.00/Hour and \$20.00 minimum charge
Cashier's Check	\$2.00/Check (Credit Union checks cleared by the Credit Union)
Deposit Item Return	\$20.00/Item
Dormant Account	\$5.00/Month after 1 year(s) and account balance is less than \$100.00
Items Sent for Collection	\$10.00/Item
Photocopy	\$0.25/Page
Credit/Debit Convenience Fee	\$10.00/Transfer
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer (International Outgoing)	\$50.00/Transfer
Coin Counter	\$ Free (members), 9% of Deposit (non-members)
Declaration of Loss (Cashier's Check)	\$25.00/Request
Shared Branching	\$2.00/Transaction Fee applies after first four visits per month within Valencia, Bernalillo, and Sandoval counties. Excludes deposits and loan payments.
Shared Branching Returned Item	\$35.00/Item
Travel Money Card	\$5.00
Travel Money Card Reload	\$2.00
Gift Cards	
\$10 - \$100 Face Value	\$1.50
\$101 - \$200 Face Value	\$2.00
\$201 - \$300 Face Value	\$2.50
\$301 - \$500 Face Value	\$3.00
Expedited Credit Card Replacement Fee	\$35.00/Card
Return Mail	\$5.00/Quarter
Gift Check (Online Banking)	\$1.99/Check
Lien Filing Fee	\$35.00
Out of State Filing Fee	\$300.00
Skip a Payment	\$20.00/per loan
CHECKING ACCOUNT FEES	
NSF	\$20.00/Item (each submission/resubmission)
POPS	\$20.00

Returned Item	\$20.00/Item (each submission/resubmission)
Stop Payment	\$25.00/Request
EFT FEES	
ACH Overdraft	\$20.00/Item
ATM Transaction	\$1.50 for each ATM transaction at ATM's not owned by the Credit Union
Card Replacement	\$10.00/Card \$35.00 if expedited
Debit Card Overdraft	\$20.00/Item
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$20.00/Year
3" x 10" Box	\$40.00/Year
5" x 5" Box	\$30.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$75.00/Year
Drilling of Box	\$200.00
Key Replacement	\$200.00
SPECIFIC ACCOUNT FEES	
Zia Checking - Minimum Balance	\$7.00/Month below \$500.00; waived if over age 55
Roadrunner Checking - Statement Fee	\$2.00/Month paper statements

