TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 8/1/2026

The rates 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 (Primary Savings)	0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	$5.00	—	$100.00	Daily Balance	—
Life Essentials Checking **Perks Checking** **FlexChecking**	—	—	—	—	$25.00	—	—	—	—
Perks Plus Checking $0.01 to $5,000.00 $5,000.01 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	 0.00% / 0.00% 0.05% / 0.05% 0.10% / 0.10% 0.15% / 0.15% 0.15% / 0.15% 0.15% / 0.15%	Daily	Monthly	Monthly (Calendar)	$25.00	$5,000.00	$0.01	Daily Balance	—
Investments Plus (Money Market) Savings $100.00 to $999.99 $1,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $149,999.99 $150,000.00 to $249,999.99 $250,000.00 or greater	 0.00% / 0.00% 0.49% / 0.50% 0.54% / 0.55% 0.59% / 0.60% 0.59% / 0.60% 0.59% / 0.60% 0.59% / 0.60%	Daily	Monthly	Monthly (Calendar)	$1,000.00	—	$100.00	Daily Balance	—
Special Savings	0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	—
Holiday Club Savings	0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.

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	
IRA Variable Rate Accounts: **Conversion Roth IRA** **Roth IRA Contributory** **Coverdell Education** **Variable IRA Savings** **Health Savings Account** $100.00 to $999.99 $1,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $149,999.99 $150,000.00 to $249,999.99 $250,000.00 or greater	0.00% / 0.00% 0.49% / 0.50% 0.54% / 0.55% 0.59% / 0.60% 0.59% / 0.60% 0.59% / 0.60% 0.59% / 0.60%	Daily	Monthly	Monthly (Calendar)	$5.00	—	$100.00	Daily Balance	—
Safe	—	—	—	—	$5.00	—	—	—	—
Small Business Checking	—	—	—	—	$25.00	$1,000.00	—	—	—
Preferred Business Checking $5,000.00 to $24,999.99 $25,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 or greater	0.05% / 0.05% 0.10% / 0.10% 0.15% / 0.15% 0.15% / 0.15%	Daily	Monthly	Monthly (Calendar)	$25.00	$2,500.00	$5,000.00	Daily Balance	—
Organizational/Non-Profit	—	—	—	—	$25.00	—	—	—	—
Money Service Business (MSB) **ATM**	—	—	—	—	$25.00	—	—	—	Account limitations apply.
Business Investment Plus Account (Savings) $100.00 to $999.99 $1,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to 149,999.99 $150,000.00 to $249,999.99 $250,000.00 or greater	0.00% / 0.00% 0.49% / 0.50% 0.54% / 0.55% 0.59% / 0.60% 0.59% / 0.60% 0.59% / 0.60% 0.59% / 0.60%	Daily	Monthly	Monthly (Calendar)	$1,000.00	—	$100.00	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 Regular Share (Savings), Perks Plus Checking, Investments Plus (Money Market) Savings, Special Savings, Holiday Club Savings, Preferred Business Checking, and Business Investment Plus 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Perks Plus Checking, Investments Plus (Money Market) Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings, Health Savings, Preferred Business Checking, and Business Investment Plus 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 Investments Plus (Money Market) Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA

Savings, Health Savings, Perks Plus Checking, Preferred Business Checking, and Business Investment Plus 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 all earning accounts, if you close your account before accrued dividends are credited, you will receive the accrued dividends. However, for Holiday Club Savings 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 a Regular 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 Perks Plus Checking, Small Business Checking and Preferred Business Checking accounts, there is a minimum balance to avoid a service fee. If the minimum daily balance requirement is not met each day of the period, you will be charged a service fee as disclosed in the Schedule of Fees and Charges. For Regular Share (Savings), Perks Plus Checking, Investments Plus (Money Market) Savings, Special Savings, Holiday Club Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings, Health Savings, Preferred Business Checking, and Business Investment Plus 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 Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 15 and the account will remain open. For Regular Share (Savings), Life Essentials Checking, Perks Checking, FlexChecking, Perks Plus Checking, Investments Plus (Money Market) Savings, Special Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings, Health Savings, Safe, Small Business Checking, Preferred Business Checking, Organizational/Non-Profit, and Business Investment Plus accounts, no account limitations apply.

FlexChecking is **entirely check free**. Please see a Financial Service Specialist for details.

The Safe account is a non-dividend bearing account. NO DIVIDENDS ARE PAID ON THE ACCOUNT.

Money Service Business (MSB) and ATM accounts are not eligible for debit card issuance or Business Desktop Remote Deposit Capture.

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 effective 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.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your account is non-transferable except on the books of U.S. Eagle.

Locations:

3939 Osuna Road N.E.
Albuquerque, NM 87109
Phone: (505)342-8888
Fax: (505)342-8978

5420 Academy Rd. N.E.
Albuquerque, NM 87109

4411 Irving Boulevard N.W.
Albuquerque, NM 87114

5201 Antequera N.W.
Albuquerque, NM 87120

7201 Menaul N.E.
Albuquerque, NM 87110

1955 Juan Tabo Blvd N.E.
Albuquerque, NM 87112

2500 12th Street NW, Unit F
Albuquerque, NM 87104

53 Jemez Canyon Road
Bernalillo, NM 87004

5600 E. Main
Farmington, NM 87402

559 W. Cordova Rd
Santa Fe, NM 87505

2801 Isleta Blvd. SW
Albuquerque, NM 874105