vibe credit union
44575 W. Twelve Mile Road
Novi, MI 48377
248.735.9500

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at Vibe 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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Savings	See Separate Rate Sheet	Monthly	Monthly	$5.00	—	—	Daily Balance	—
Special Savings		Monthly	Monthly	—	—	—	Daily Balance	—
High Yield Savings $0.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 or greater		Monthly	Monthly	—	—	—	Daily Balance	Account limitations apply.
Youth High Yield Savings $0.00 to $2,499.99 $2,500.00 or greater		Monthly	Monthly	—	—	—	Daily Balance	Account limitations apply.
Holiday Club		Monthly	Monthly	—	—	—	Daily Balance	Account withdrawal limitations apply.
☐ Traditional IRA Savings **☐ Roth IRA Savings** **☐ Coverdell IRA Savings** $0.00 to $4,999.99 $5,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater		Monthly	Monthly	—	—	—	Daily Balance	—
Money Market *Bonus Eligible – see Section 2 Reward Information $0.00 to $4,999.99 $5,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $499,999.99 $500,000.00 or greater		Monthly	Monthly	—	—	—	Daily Balance	—
FU$E Money Market $0.00 to $499.99 $500.00 to $2,499.99 $2,500.00 or greater		Monthly	Monthly	—	—	—	Daily Balance	—

©TruStage Compliance Solutions 1993, 2003, 07-10, 2023

Checking	**See Separate Rate Sheet**	—	—	—	—	—	—	—
Youth Checking		—	—	—	—	—	—	Account limitations apply.
Young Adult Checking		—	—	—	—	—	—	Account limitations apply.
FU$E Checking		Monthly	Monthly	—	—	—	Daily Balance	—
Vision Checking		Monthly	Monthly	$25.00	—	—	Daily Balance	—
Cash Back Reward Checking (See section 2)		—	—	—	—	—	—	—
High Yield Reward Checking (See section 2) **Qualifications Met** $0.00 to $7,500.00 $7,500.01 or greater **Qualifications Not Met**		Monthly	Monthly	—	—	—	Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Savings, Special Savings, High Yield Savings, Youth High Yield Savings, Holiday Club, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Money Market, FU$E Money Market, and FU$E Checking accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Vision Checking and High Yield Reward Checking accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. High Yield Savings, Youth High Yield Savings, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Money Market, FU$E Money Market, and High Yield Reward Checking accounts are tiered rate accounts. For Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Money Market, and FU$E Money Market accounts, the balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the separate Rate Sheet. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. For High Yield Savings, Youth High Yield Savings, and High Yield Reward Checking accounts, the balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the separate Rate Sheet. Each interest rate will apply only to that portion of the account balance within each balance range.

2. REWARD INFORMATION — For High Yield Reward Checking and Cash Back Reward Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 18 debit card transactions, each a minimum of $5.00, that post and settle your account; b) sign on to online banking or mobile banking; c) have one ACH credit or debit transaction posted to checking account; and d) be enrolled in and receive eStatements. The monthly qualification cycle is defined as a period beginning on the first day of the calendar month and ending on the last day of the calendar month in which dividends are paid. The High Yield Reward Checking account is a tiered rate account. If you meet the minimum qualification requirements for your account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield as listed in the separate Rate Sheet on balances of $7,500.00 or less. You will earn the second dividend rate and range of annual percentage yields as listed in the separate Rate Sheet on balances over $7,500.01. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the High Yield Reward Checking account, the third dividend rate and annual percentage yield as listed in the separate Rate Sheet will apply to the entire balance in your account. In addition, we will refund up to $20.00 in foreign ATM fees if you meet the minimum qualification requirements for the monthly qualification cycle. ATM refunds will be posted to your Share Savings Account the last business day of the month. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, ATM fees will not be refunded to you.

For Money Market accounts, excluding FU$E Money Market, an additional 1.50% bonus rate will be paid on the total balance of the account if you have met all requirements of your High Yield Reward Checking, in the same membership account.

For Cash Back Reward Checking accounts, you will receive 2.00% cash back on monthly debit card purchases with a maximum cash back reward of up to $10.00 per monthly qualification cycle. In addition, we will refund up to $20.00 in foreign ATM fees if you meet the minimum qualification requirements for the monthly qualification cycle. ATM refunds will be posted to your Share Savings Account the last business day of the month. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

For Young Adult Checking Accounts, you may qualify for a monthly $10 "Subscription Service Credit" if you meet the applicable minimum qualification requirements for each monthly qualification cycle. The monthly qualification cycle is defined as a period beginning on the first day of the calendar month and ending on the last day of the calendar month in which transactions have posted. To meet the minimum qualification requirements, you

must: a) make 18 non-ATM debit card transactions that post and settle your account; b) sign on to online banking or mobile banking; c) be enrolled in and receive eStatements; and d) have 1 recurring debit card bill-pay transaction post and settle your account ($50 maximum amount - certain merchant subscriptions excluded, ask for details). If you do not meet all the minimum qualification requirements, no credit will be posted.

3. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

4. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest. However, for Holiday Club accounts, any accrued interest 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 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 accounts using the daily balance method as stated in the Rate Schedule interest is calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For High Yield Savings accounts, only one High Yield Savings account of any type is allowed per member. For Youth High Yield Savings accounts, you must be between the ages of 0 to 24 to open this account. A parent or legal guardian must qualify for membership as a joint owner (until the child is 18). For Youth Checking accounts, you must be between the ages 9 to 15 to open this account. A parent or legal guardian must qualify for membership as a joint owner (until the child is 18). For Young Adult Checking, you must be between the ages of 16 to 24 to open this account. A parent or legal guardian must qualify for membership as a joint owner (until the child is 18). For Holiday 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 Holiday Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited interest. However, any accrued interest will be paid if you close the account within seven (7) days of the date you open it. For Savings, Special Savings, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Money Market, FU$E Money Market, Checking, FU$E Checking, Vision Checking, Cash Back Reward Checking, and High Yield Reward Checking 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. No overdraft or transfer fees are applied to the Youth Checking or the Young Adult Checking accounts.

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 separate Rate Sheet are accurate as of the effective date indicated on the rate sheet. 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 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