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

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE 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

	Interest Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
☐ **Certificate of Deposit**		Fixed Rate	$200.00	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6-11 Month	**SEE RATE SHEET**							
12-17 Month								
18-23 Month								
24-29 Month								
30-35 Month								
36-47 Month								
48-59 Month								
60 Month								
☐ **Traditional IRA Certificate of Deposit** ☐ **Roth IRA Certificate of Deposit** ☐ **Coverdell IRA Certificate of Deposit**		Fixed Rate	$200.00	Quarterly	Quarterly	Not Allowed	Allowed – See Transaction Limitations section	Automatic
6-11 Month	**SEE RATE SHEET**							
12-17 Month								
18-23 Month								
24-29 Month								
30-35 Month								
36-47 Month								
48-59 Month								
60 Month								
☐ **Jumbo Certificate of Deposit** ☐ **Jumbo IRA Certificate of Deposit**		Fixed Rate	☐$100,000.00 ☐$250,000.00	Quarterly	Quarterly	Not Allowed	Allowed – See Transaction Limitations section	Automatic
6-11 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							
12-17 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							
18-23 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							
24-29 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							
30-35 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							

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36-47 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							
48-59 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							
60 Month	$100,000.00 to $249,999.00 **SEE RATE SHEET** $250,000.00 or greater **SEE RATE SHEET**							

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 all accounts, the interest rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to interest compounding, the annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. Jumbo Certificate of Deposit and Jumbo IRA Certificate of Deposit accounts are tiered rate accounts. The balance ranges and corresponding interest 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 interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule. For all accounts, at your option, you may choose to have interest credited to your certificate account or transferred to another account of yours. If you elect to have interest transferred to another account, compounding will not apply.

3. 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 all accounts, interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

4. ACCRUAL OF INTEREST — For all 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, accrued interest will not be paid.

5. 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 subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals are not allowed.

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

7. 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 11 months or less	90 days' interest
Terms of 12 months or more	180 days' interest

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has 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.

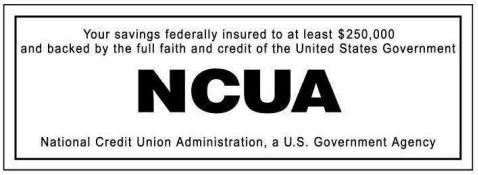
(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

8. 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 seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

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

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

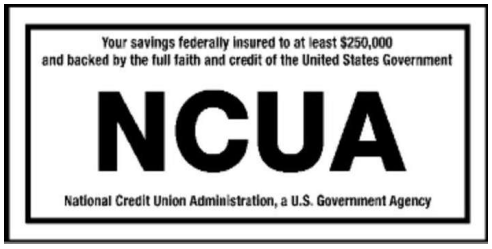
Par Value of One Share	$5.00
Number of Shares Required	1



9 AND 13-MONTH SPECIAL CD TERMS AND CONDITIONS AND

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES ADDENDUM

1. **Rate Information**. The interest rate and annual percentage yield (APY) are provided on our Certificates of Deposit Rate Sheet. Promotional terms are included in a separate column. The interest rate and APY are fixed and will be in effect for the term of the account. The APY assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. Rates may change at any time.
2. **Compounding and Crediting.** Interest will be compounded and credited quarterly.
3. **Accrual of Interest**. Interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit into your account. If you close your account before accrued interest is credited, accrued interest will not be paid.
4. **Balance Information.** The minimum balance required to open the account and earn the stated APY is $200.00. If you do not maintain the minimum balance, you will not earn the stated APY. The interest calculation method for your certificate is Daily Balance Method. The daily balance method applies a daily periodic rate to the balance in the account each day.
5. **Account Limitations.** After your account is opened you may not make additional deposits to a certificate account.
6. **Maturity.** Your certificate account will mature on the maturity date stated in your confirmation email. The maturity date of certificate accounts automatically renewed will be stated on your maturity or renewal notice.
    a. When you open either a 9-month CD or a 13-month CD, at maturity, these products roll into a 6-month regular CD and a 12-month regular CD, respectively, at published rates as of the date of maturity. You must contact us if you do not wish to auto-renew these special CDs.
7. **Early Withdrawal Penalty.** We may impose an early withdrawal penalty if you withdraw any of the principal from your certificate account before the maturity date.
    a. **Amount of Penalty.** The early withdrawal penalty of 90-days' dividends for the 9-month CD and 180-days' dividends for the 13-month CD.
    b. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has 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.
        ii. Where the account is an IRA, and any portion is paid within seven (7) days after establishment; provided that the depositor forfeits an amount of at least equal to the simple interest earned on the amount withdrawn; or where the account is an IRA and the owner attains age 59½ or becomes disabled.
8. **Renewal Policy.** Your account automatically renews as described in section 6.a above. You have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. The length of the grace period is 7 calendar days.
9. **Non-transferable/Non-negotiable.** Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.



Regular and Jumbo Certificates of Deposit
Rate Sheet

Effective October 23, 2026			
Certificate Terms Balance $200-$99,999	**Dividend Rate**	**Annual Percentage Yield* (APY)**	**PROMOTIONS****
6-11 Month	3.75%	3.80%	9 Month – 4.04% Div / 4.10% APY
12-17 Month	3.65%	3.70%	13 Month – 4.18% Div / 4.25% APY
18-23 Month	3.60%	3.65%	
24-29 Month	3.31%	3.35%	
30-35 Month	1.64%	1.65%	
36-47 Month	1.69%	1.70%	
48-59 Month	1.79%	1.80%	
60 Month	1.89%	1.90%	
Certificate Terms Balance $100,000-$249,999	**Dividend Rate**	**Annual Percentage Yield* (APY)**	
6-11 Month	3.75%	3.80%	
12-17 Month	3.65%	3.70%	
18-23 Month	3.60%	3.65%	
24-29 Month	3.31%	3.35%	
30-35 Month	1.64%	1.65%	
36-47 Month	1.69%	1.70%	
48-59 Month	1.79%	1.80%	
60 Month	1.89%	1.90%	
Certificate Terms Balance $250,000 and Above	**Dividend Rate**	**Annual Percentage Yield* (APY)**	
6-11 Month	3.75%	3.80%	
12-17 Month	3.65%	3.70%	
18-23 Month	3.60%	3.65%	
24-29 Month	3.31%	3.35%	
30-35 Month	1.64%	1.65%	
36-47 Month	1.69%	1.70%	
48-59 Month	1.79%	1.80%	
60 Month	1.89%	1.90%	

Rates Effective: October 23, 2026

*All rates are subject to change at any time without notice. Valid for qualified Michigan residents or existing Vibe members. Certificates are subject to early withdrawal penalties. Brokered Accounts or Institutional Investors are not eligible for any Certificate. APY = Annual Percentage Yield. Fees could reduce the earnings on the account. A minimum balance of $5 in a Savings Account is required to receive applicable APY. You must contact us if you do not wish to auto-renew these CDs.

** Promotional 9 and 13-month CDs automatically renew at maturity to regular 6 and 12-month terms, respectively, at published rates as of the date of maturity. You must contact us if you do not wish to auto-renew these promotional CDs.

Federally Insured by the NCUA