

Business Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes part of, and should be attached to Your Business Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates are shown below.

New Account

Request for Information

EFFECTIVE DATE: **4/17/2026**

Account Type	VARIABLE RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Business Membership Shares(1)	\$100.00 Average Daily Balance required to earn Dividends	0.05%	0.05%
<input type="checkbox"/> Business Basic Shares(1)	\$100.00 Average Daily Balance required to earn Dividends	0.05%	0.05%
<input type="checkbox"/> High Yield Business Savings	▷ Balances up to \$50,000.00^^	0.05% - 1.982%	0.05% - 2.00%
	▷ Balances over \$50,000.00	0.05% - 0.05%	0.05% - 0.05%
<input type="checkbox"/> Non-Profit Business Checking(1)	\$1,000.00 Average Daily Balance required to earn Dividends	0.05%	0.05%
<input type="checkbox"/> Premier Business Checking(1)	\$2,500.00 Average Daily Balance required to earn Dividends	0.05%	0.05%
<input type="checkbox"/> High Yield Business Checking	▷ Qualified accounts up to \$7,500.00*	0.05% - 3.928%	0.05% - 4.00%
	▷ Non-Qualified accounts and balances over \$7,500.00	0.05% - 0.05%	0.05% - 0.05%
<input type="checkbox"/> Business Money Market(1)(2) - Grandfathered Account**	\$1,000.00 - \$2,499.99	0.00%	0.00%
	\$2,500.00 - \$9,999.99	0.50%	0.50%
	\$10,000.00 - \$24,999.99	0.648%	0.65%
	\$25,000.00 - \$49,999.99	0.648%	0.65%
	\$50,000.00 - \$74,999.99	0.648%	0.65%
	\$75,000.00 - \$99,999.99	0.747%	0.75%
	\$100,000.00 - \$249,999.99	0.747%	0.75%
	\$250,000.00 - \$499,999.99	0.995%	1.00%
	\$500,000.00 - \$999,999.99	1.094%	1.10%
\$1,000,000.00 and Up	1.440%	1.45%	
<input type="checkbox"/> Business Performance Plus Money Market(1)(2)	\$0 - \$24,999.99	0.00%	0.00%
	\$25,000.00- \$49,999.99	0.995%	1.00%
	\$50,000.00- \$74,999.99	1.094%	1.10%
	\$75,000.00- \$99,999.99	1.094%	1.10%
	\$100,000.00- \$249,999.99	1.982%	2.00%
	\$250,000.00- \$499,999.99	2.276%	2.30%
	\$500,000.00- \$999,999.99	3.203%	3.25%
	\$1,000,000.00 +	3.928%	4.00%

Account Type	FIXED RATE			
	MINIMUM BALANCE TO OPEN	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Compounding Term Share Certificate(3)	\$ 500	4 month	3.747%	3.80%
	\$ 500	6 month	1.195%	1.20%
	\$ 500	8 month [^]	3.455%	3.50%
	\$ 500	11 month	2.820%	2.85%
	\$ 500	12 month	0.996%	1.00%
	\$ 500	24 month	2.722%	2.75%
	\$ 500	36 month	2.722%	2.75%
	\$ 500	48 month	2.722%	2.75%
	\$ 500	55 month	2.722%	2.75%
	\$ 500	60 month	2.722%	2.75%
<input type="checkbox"/> Standard Non-Compounding Term Share Certificate(3)	\$ 500	4 month	3.747%	3.80%
	\$ 500	6 month	1.195%	1.20%
	\$ 500	8 month [^]	3.455%	3.50%
	\$ 500	11 month	2.820%	2.85%
	\$ 500	12 month	0.996%	1.00%
	\$ 500	24 month	2.722%	2.75%
	\$ 500	36 month	2.722%	2.75%
	\$ 500	48 month	2.722%	2.75%
	\$ 500	55 month	2.722%	2.75%
	\$ 500	60 month	2.722%	2.75%
<input type="checkbox"/> Jumbo Compounding Term Share Certificate(3)	\$ N/A	N/A month	N/A %	N/A %
<input type="checkbox"/> Jumbo Non-Compounding Term Share Certificate(3)	\$ N/A	N/A month	N/A %	N/A %
<input type="checkbox"/> Bump-Up Term Share Certificate(3)	\$ 5,000	40 month	1.990 %	2.00 %
<input type="checkbox"/> Bump-Up Non-Compounding Term Share Certificate(3)	\$ 5,000	40 month	1.990 %	2.00 %

- (1) For the purposes of this Disclosure, this is a rate and APY as of the last dividend declaration date of **4/17/2026**. These Dividend Rate (s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this Disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (757) 877-2444.
- (*) APY = Annual Percentage Yield. Qualified accounts earn up to 4.00% APY on balances up to \$7,500 and 0.05% APY on balances over \$7,500. Non-Qualified account balances earn 0.05% APY. Qualified accounts must have 10 or more posted Debit Card transactions (excluding ATM transactions) per month and eStatements. Failure to meet any one of these requirements during a calendar month will cause the account to default to the Non-Qualified account rate of 0.05% APY. APY as of 4/17/2026 and is subject to change. Dividends compounded monthly. No minimum balance to open. Fees may reduce earnings. This offer can be withdrawn at any time.
- (**) Grandfathered account - closed to new openings. Available only to existing holders of this account type.
- ([^]) To qualify for 8-month certificate rate of 3.50% APY, member must have direct deposit to any 1st Advantage checking account. If no direct deposit, rate is 3.25% APY. Additional offers may not be combined.
- (^{^^}) APY = Annual Percentage Yield. Accounts earn 2.00% APY on balances up to \$50,000 and 0.05% APY on balances over \$50,000. APY as of 4/17/2026 and is subject to change. \$100 minimum average daily balance to earn dividends. Dividends compounded monthly. Limit one (1) High-Yield Savings account per member. No minimum balance to open. Fees may reduce earnings. This offer can be withdrawn at any time. Rates subject to change. Insured by NCUA.

Schedule of Fees and Charges

Checking Account Fees			
Insufficient Funds- Return Check	\$29.00 per item	Uncollected Item	\$29.00 per item
Insufficient Funds Overdraft	\$29.00 per item	Telephone Inquiries/Transactions	\$2.00
Insufficient Funds- ACH Returns	\$29.00 per item	Check Copy Fee	\$5.00 per item
Additional Starter Checks	\$5.00	Account History (1 or more months)	\$3.00
ACH Stop Payments	\$28.00 per item	Certified Letter	\$3.50 per item
Stop Payment	\$28.00 per item	Advantage Business Checking	\$10.00 per item
		Premier Business Checking	\$15.00 per month
Other Service Fees			
Wire Transfer	\$25.00	Close Account Fee	
International Wire Transfer (additional third party fees may apply)	\$45.00	<i>Checking Account</i>	\$25.00
		<i>Share Account within 90 days</i>	\$5.00
Wire Transfer- Outgoing in Online Banking Domestic	\$15.00	Garnishment/Tax Levy	\$50.00
Wire Transfer- Incoming	\$10.00	Verification of Deposit	\$15.00
Money Order Fee	\$3.00 per item	Return Deposit/Loan Payment	\$30.00 per item
Cashier's Check Fee	\$5.00 per item	Business Money Market (more than 6 withdrawals or transfers per month)	\$10.00
Change/Coin Order Fee	\$0.05 per roll	Check Cashing: Non-Member	\$5.00 per check
Currency Order Fee	\$0.50 per roll	Gift Cards	\$5.00 per item
Foreign Item Fee	\$15.00 per roll	Account Research	\$25.00 per hour
		Duplicate IRS Forms	\$5.00 each
Electronic Funds Transfer Fees			
Foreign ATM Withdrawals	\$1.00	ATM Card Replacement (damaged card)	\$5.00
Foreign ATM Balance Inquiries	\$1.00 each	Replacement Card Expedited	\$35.00
		Lost/Stolen ATM Card	\$5.00
		Insufficient Funds Overdraft-ATM	\$29.00 per item