Amendment to Important Account Information for Our Members

1. This amendment (the "Amendment") is made by Addition Financial Credit Union and Account Holders, parties to the agreement Important Account Information for Our Members dated 02/2023 (the "Agreement").
2. The Agreement is amended as follows:

Effective 10/01/2023

TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT
SAVINGS PLUS SAVINGS ACCOUNT
OPPORTUNITY SHARE SAVINGS ACCOUNT
HEALTH SAVINGS ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.
You must maintain a minimum daily balance of $50.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any monthly statement cycle, only six (6) transactions allowed per month via debit card, check, ACH, overdraft protection, or by phone with an AFCU team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, ATM, branch, or by automated telephone banking. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

SAVINGS PLUS ACCOUNT ADDITIONAL INFORMATION – You must maintain an active checking account to open and maintain a Savings Plus account.

Par value of a share: The par value of a share in this account is $5.00.
Rate Information:
The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
There is no minimum balance required to open this account. However, you must maintain a minimum daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any monthly statement cycle, only six (6) transactions allowed per month via debit card, check, ACH, overdraft protection, or by phone with an AFCU team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, ATM, branch, or by automated telephone banking. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

GROWTH PLUS MONEY MARKET ACCOUNT ADDITIONAL INFORMATION – You must maintain a Benefits Checking account or Classic Checking account to open and maintain a Growth Plus account.