ROBINSFinancial CREDIT UNION
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Warner Robins, GA 31095
(478) 923-3773
www.robinsfcu.org

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
11/01/26

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

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	See Section 6
Savings	0.350% / 0.35%	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	$100.00	$100.00	Average Daily Balance	—
Christmas Club	0.350% / 0.35%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Prize Link Savings	0.350% / 0.35%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	$100.00	$100.00	Average Daily Balance	—
IRA Savings	0.750% / 0.75%	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	—	Average Daily Balance	—
Prestige	0.598% / 0.60% 0.598% / 0.60% 0.648% / 0.65% 0.896% / 0.90% 1.490% / 1.50%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$1,000.00	$2,500.00 $10,000.00 $25,000.00 $50,000.00 $100,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Advantage Checking	0.399% / 0.40%	Monthly	Monthly	Monthly (Calendar)	$100.00	$10,000.00	$10,000.00	Average Daily Balance	—
Classic Checking **MyMoney MyWay Checking** **MyStash Checking**	—	—	—	—	$25.00	—	—	—	—
Second Chance Checking	—	—	—	—	$50.00	—	—	—	—
My Benefits Checking	—	—	—	—	$25.00	—	—	—	—

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 Savings, Christmas Club, Prize Link Savings, and IRA Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Prestige and Advantage Checking accounts, the dividend rate and annual percentage yield may change monthly 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. Prestige accounts are tiered rate 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club 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 at least the par value of one full share in any account. The par value amount is stated in the

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Schedule of Fees and Charges. 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 Savings, Prize Link Savings, Prestige and Advantage Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met during the dividend period, there will be a service fee assessed as stated in the Schedule of Fees and Charges. For Savings, Prize Link Savings, Prestige and Advantage Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. All Savings account holders under the age of 18 will earn the stated annual percentage yield. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Prestige accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club accounts, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Savings, Prize Link Savings, IRA Savings, Advantage Checking, Classic Checking, MyMoney My Way Checking, MyStash Checking, Second Chance Checking, and My Benefits Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated 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.

SCHEDULE OF FEES AND CHARGES

Bounce Protection Overdraft: Checks, ACH, Point of Sale and ATM withdrawals $50.01 of greater negative account balance	$25.00 (each submission/resubmission)
Stop Payment	$25.00 per request
Check Printing	Prices vary depending on style
Check Copy	$2.00 per item
Statement Copy	$0.25/Page
Account Research	$12.00 per hour, plus copy fee
Collection Item	$20.00 per item
Wire (Incoming)	$0.00
Wire (Outgoing)	$15.00 per transfer
Wire (foreign)	$35.00 per transfer
Code Wire	$8.00 per transfer
Official Check	$3.00 per check
Money Order	$2.00 per money order
Inactive Account Fee	$3.00 per month after 2 years of inactivity
Escheat Account Processing Fee	$60.00
Debit Card Expedited Processing Fee	$60.00
Visa Debit/Credit Card Replacement Fee	$5.00 per card
The rate and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Schedule of Fees and Charges. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. Fees are subject to change.	
PRESTIGE MONEY MARKET FEES	
Account Limitation Fees Excessive Withdrawals Below Minimum Balance Fee	$15.00 per item $5.00 per month
SAVINGS FEES	
Below Minimum Balance Fee	$3.00 per month **
CHRISTMAS CLUB FEES	
Early Withdrawal	$2.00 per withdrawal
PRIZE LINK SAVINGS FEES	
Below Minimum Balance Fee	$3.00 per month **
ADVANTAGE CHECKING FEES	
Below Minimum Balance Fee	$10.00 per month
SECOND CHANGE CHECKING FEES	
Monthly Service Charge	$10.00 per month
MY BENEFITS CHECKING FEES	
Monthly Service Charge	$6.00 per month
ELECTRONIC FUNDS TRANSFER FEES	
We do not charge for ATM transactions conducted by RFCU members at RFCU ATMs.	
$1.00 fee will be charged for each transaction or balance inquiry conducted on any ATM machine other than Robins Financial Credit Union machines. Conducting multiple balance inquires or transactions or a combination of both during the same ATM session will result in the assessment of multiple fees.	
ACH Non-Post Fee	$5.00 per occurrence
SHARE VALUE	
*Par Value of One Share	$1.00
* At the time your account is established, Robins Financial Credit Union, on your behalf, will pay the initial $1.00 Membership Share into a General Ledger Equity Account. This account is a non-transactional, non-earning, notice account and serves only to evidence your membership in the Credit Union. Membership will be terminated six months from the close date of all service(s). Any member with the intent of redeeming their Membership Share must provide a written notice during this six month period. The Credit Union has 60 days from the day we receive your written notice to process your request.	
**The fee will be waived if you have one of the account qualifiers. - Direct Deposit - Prestige Account - Advantage Checking - Certificate Account/IRA Account - Current loan with balance (less than 60 days delinquent) - Age 18 and under or 55 and up - MyMoney MyWay Checking - Change the Way you Save - Active Checking	

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