Hampton Roads
EDUCATORS CREDIT UNION, INC.
2130 Cunningham Drive, Hampton, VA 23666

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: 09/30/2026 **Quarterly:** 07/01/2026

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 to Calculate Dividends	
Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Financial Freedom Youth Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Club Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$1,000.00	Average Daily Balance	—
Christmas Club Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Summer Reserve Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$1,000.00	Average Daily Balance	Account limitations apply.
Delayed Payment Savings	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$1,000.00	Average Daily Balance	Account limitations apply.
MatriMoney	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	$100.00	—	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings	$2,500.00 to $24,999.99 1.00 / 1.0045 $25,000.00 to $49,999.99 1.25 / 1.257 $50,000.00 or greater 1.75 / 1.761	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
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, Financial Freedom Youth Savings, Special Club Savings, Christmas Club Savings, Vacation Club Savings, Summer Reserve Savings, Delayed Payment Savings, and MatriMoney accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Savings 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend 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 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Financial Freedom Youth Savings, Special Club Savings, Christmas Club Savings, Vacation Club Savings, Summer Reserve Savings, Delayed Payment Savings, MatriMoney, and Money Market Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club Savings and Vacation Club Savings 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 the minimum required share(s) in any 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 Savings, Financial Freedom Youth Savings, Special Club Savings, Christmas Club Savings, Vacation Club Savings, Summer Reserve Savings, Delayed Payment Savings, MatriMoney, and Money Market Savings 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. 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 Savings, Financial Freedom Youth Savings, Christmas Club Savings, Vacation Club Savings, MatriMoney, and Money Market Savings 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 Savings accounts, the entire balance will be available for withdrawal between October 1 and December 31 and the account will remain open. If you withdraw from your Christmas Club Savings account at any time outside of the withdrawal period, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club Savings accounts, the entire balance will be available for withdrawal. between June 1 and August 31, and the account will remain open. If you withdraw from your Vacation Club Savings account at any time outside of the withdrawal period, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Financial Freedom Youth Savings accounts, you must be age 25 or younger. For Christmas Club Savings and Vacation Club Savings accounts, you may open an account at any time during the year. For Summer Reserve Savings accounts, the funds in the account may be used strictly for the purpose of making summer loan payments. For Delayed Payment Savings accounts, are available to Hampton City School employees only. For employees on a 10-month plan, funds in your Delayed Payment Savings account will be transferred to your designated accounts on a pro-rata basis; 50% of the funds will be transferred on the applicable July payroll date, and the remaining funds will be transferred on the applicable August payroll date. For employees on an 11-month plan, the entire balance in your Delayed Payment Savings account will be transferred to your designated account on the applicable July payroll date. If you withdrawal from your Delayed Payment Savings account at any tie outside of the withdrawal period, you will be charged a fee as disclosure in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date you open the account. For MatriMoney accounts, funds will be available for withdrawal the first business day after the wedding. For Christmas Club Savings, Vacation Club Savings, Summer Reserve Savings, and Delayed Payment Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date the account is opened. For Special Club Savings and 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 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 Fee Schedule for current fee information.

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 appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

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