UnitedOne CREDIT UNION
1117 S 10th St
Manitowoc, WI 54220

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE 10/31/2026

The rates, fees and terms applicable to your account at UnitedOne 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	
Primary Savings	0.030%/ 0.030%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$100.00	Daily Balance	—
Secondary Savings	0.030%/ 0.030%	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	—
eXtreme Fundz Savings	0.030%/ 0.030%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$25.00	Daily Balance	—
Mates Club	0.030%/ 0.030%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$25.00	Daily Balance	—
Christmas Club	0.150%/ 0.150%	Annually	Annually	Annually (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Dream Account	0.150%/ 0.150%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Money Market	$4,999.99 or below 0.030%/ 0.030% $5,000.00 to $14,999.99 0.150%/ 0.150% $15,000.00 to $24,999.99 0.250%/ 0.250% $25,000.00 or greater 0.349%/0.350%	Monthly	Monthly	Monthly (Calendar)	$5,000.00	—	—	Daily Balance	—
AchieveOne Money Market	$25,000.00 to $49,999.99 0.598%/ 0.600% $50,000.00 to $74,999.99 0.797%/ 0.800% $75,000.00 to $99,999.99 1.687%/ 1.700% $100,000.00 to $199,999.99 1.736%/ 1.750% $200,000.00 to $499,999.99 2.227%/ 2.250% $500,000.00 to $999,999.99 2.472%/ 2.500% $1,000,000.00 or greater 2.716%/ 2.750%	Monthly	Monthly	Monthly (Calendar)	$25,000.00	$25,000.00	$25,000.00	Daily Balance	—

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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	
IRA Savings	0.030%/ 0.030%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$25.00	Daily Balance	—
Checking	—	—	—	—	$25.00	$500.00	—	—	—
Basic Checking	—	—	—	—	$25.00	—	—	—	Account limitations apply.
High Yield Savings **Qualifications Met (See Section 2)** **Qualifications Not Met (See Section 2)**	$0.00 to $25,000.00 0.499%/ 0.500% $25,000.01 or greater 0.100%/0.100% to 0.240% 0.030%/ 0.030%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Cash Back Savings **Qualifications Met (See Section 2)** **Qualifications Not Met (See Section 2)**	$0.00 to $25,000.00 0.499%/ 0.500% $25,000.01 or greater 0.100%/0.100% to 0.240% 0.030%/0.030%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
High Yield Checking **Qualifications Met (See Section 2)** **Qualifications Not Met (See Section 2)**	$0.00 to $7,500.00 4.889%/ 5.000% $7,500.01 or greater 0.100%/0.100% to 0.440% 0.030%/0.030%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Cash Back Checking	—	—	—	—	—	—	—	—	—
Payback Rewards Checking	—	—	—	—	—	—	—	—	—

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 all earning accounts, the dividend rate and annual percentage yield may change at any time 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 and AcheiveOne Money Market 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. The High Yield Savings, Cash Back Savings and High Yield Checking accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. REWARDS ACCOUNTS — For all Rewards accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 Debit card purchases that post and settle your account; 2) have one ACH debit or credit, direct deposit, or bill payment settle your account; 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as one day prior to the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, PIN-based or signature based transactions,

non-retail payment transactions, and purchases made with debit cards not issued by our credit union.

High Yield Savings or Cash Back Savings. The High Yield Savings and Cash Back Savings accounts are tiered rate accounts and are available only to holders of a High Yield Checking or Cash Back Checking account. If you meet the minimum qualification requirements for your High Yield Checking or Cash Back Checking account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the High Yield Checking or Cash Back Checking account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your High Yield Savings or Cash Back Savings account.

High Yield Checking. The High Yield Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is $7,500.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $7,500.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to $15.00 (max. $4.99 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of $4.99 or greater to receive the refund. ATM refunds will be paid on the last business day of the month. If you have a High Yield Savings account, dividends earned on the High Yield Checking account and ATM fees refunded to you will automatically be transferred to your High Yield Savings account; in that event, dividends will not compound in the High Yield Checking account. If you do not have a High Yield Saving account, dividends earned and ATM fees reimbursed will remain in your High Yield Checking account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your High Yield Checking account and ATM fees will not be refunded to you. One High Yield Checking account or High Yield Checking account with High Yield Savings account is allowed per social security number.

Cash Back Checking. For Cash Back Checking accounts, you will receive 5.00% cash back on up to $300.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of $15.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to $15.00 (max. $4.99 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of $4.99 or greater to receive the refund. ATM refunds will be paid on the last business day of the month. If you have a Cash Back Savings account, cash back earned on your Cash Back Checking account and ATM fees refunded to you will be deposited directly into your Cash Back Savings account. If you do not have a Cash Back Savings account, cash back earned and fees refunded will remain in your Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Cash Back Checking account or Cash Back Checking account with Cash Back Savings account is allowed per social security number.

Payback Rewards Checking. For Payback Rewards Checking accounts, you will receive $30.00 in initial iTunes®, GooglePlay®, or Amazon.com® credit for purchases posted and settled to your account within the first 60 days of opening your account. Also, for each monthly qualification cycle, you will also receive up to $15.00 in iTunes, GooglePlay®, or Amazon.com credit for purchases posted and settled to your account during the qualification cycle when you meet all of the minimum qualification requirements. In addition, we will refund up to $15.00(max. $4.99 per single transaction) in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the iTunes, GooglePlay®, or Amazon.com credit and ATM fees will not be refunded to you. The iTunes, GooglePlay®, and Amazon.com credits will expire after 30 days. However, for the $30.00 in initial iTunes, GooglePlay®, or Amazon.com credit, the credit will expire after 60 days.

3. ROUND UP — If you enroll in the RoundUp product, each debit card purchase from your associated UnitedOne checking account will be rounded up to the nearest dollar amount. The increased amount from each debit card purchase will then be transferred to your Primary Share at the end of the business day. Enrollment is optional, and you can discontinue the product at any time.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. 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 Dream accounts, if you close your account before accrued dividends are credited you will not receive the accrued dividends. However, for Dream accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

6. 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 AchieveOne Money Market and Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Primary Savings, Secondary Savings, eXtreme Fundz Savings, Mates Club, AchieveOne Money Market and IRA Savings there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30 and the account will remain open. If you withdraw from your Christmas Club account, 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 Dream accounts, the entire balance will be transferred to your Primary Share on or after and the account will be closed. If you withdraw from your Dream account, 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 Basic Checking accounts, you must be enrolled in e-statements and use one of the following services each calendar month to avoid being charged a fee as disclosed in the Fee Schedule: 1) sign in to Digital Banking; or 2) use your debit card. For Primary Savings, Secondary Savings, eXtreme Fundz Savings, Mates Club, Money Market, AchieveOne Money Market, IRA Savings, Checking, High Yield Saving, Cash Back Savings, High Yield Checking, Cash Back Checking, Payback Rewards Checking accounts, no account limitations apply.

8. 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 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 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 Fee Schedule.

9. 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

10. RATES — The rates provided in or with the Rate 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.

11. FEES — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

Locations

Phone: (920) 684-0361
www.UnitedOne.org

1117 South 10th Street
Manitowoc, WI 54220

Walmart SuperCenter
Manitowoc, WI 54220

2401 Menasha Avenue
Manitowoc, WI 54220

2122 Superior Avenue
Sheboygan, WI 53081

3509 Washington Avenue
Sheboygan, WI 53081

ATM/Teller
Aurora Medical Center
Sheboygan County
3400 Union Avenue
Sheboygan, WI 53081

733 North 8th Street
Sheboygan, WI 53081

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