Wellby Financial
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TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, AND MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 11/16/2026

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS					
	Dividend Rate [2]		Annual Percentage Yield (APY) [1]		Dividends Compounded [2,3]	Dividends Credited [2,3]	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee [4,5]	Minimum Balance to Earn the Stated APY [2,4,5]	Balance Method	Account Requirements
SAVINGS ACCOUNTS											
Primary Savings	0.10%		0.10%		Daily	Monthly	$5.00	$0.00	$0.01	Daily Balance	
Wellby Savings	0.10%		0.10%		Daily	Monthly	$5.00	$0.00	$0.01	Daily Balance	
Wellby Savings Plus§	Standard	Bonus	Standard	Bonus							
$0.00 - $9,999.99	0.63%	1.25%	0.63%	1.26%	Daily	Monthly	$100.00	$0.00	$0.01	Daily Balance	
$10,000 - $24,999.99	0.88%	1.75%	0.88%	1.77%	Daily	Monthly	$100.00	$0.00	$10,000.00	Daily Balance	
$25,000 - $49,999.99	1.13%	2.25%	1.13%	2.28%	Daily	Monthly	$100.00	$0.00	$25,000.00	Daily Balance	
$50,000 - $99,999.99	1.38%	2.75%	1.38%	2.79%	Daily	Monthly	$100.00	$0.00	$50,000.00	Daily Balance	
$100,000 - $249,999.99	1.50%	3.00%	1.51%	3.05%	Daily	Monthly	$100.00	$0.00	$100,000.00	Daily Balance	
$250,000+	1.63%	3.25%	1.64%	3.30%	Daily	Monthly	$100.00	$0.00	$250,000.00	Daily Balance	
Wellby Achievement Savings	0.10%		0.10%		Daily	Monthly	$5.00	$0.00	$0.01	Daily Balance	
Wellby Early Start Savings †† [Sunset as of 09/08/2026 - See Notes]	0.10%		0.10%		Daily	Monthly	$5.00	$0.00	$0.01	Daily Balance	
Wellby IRA Savings Traditional, Roth, and Coverdell	0.10%		0.10%		Daily	Monthly	$0.00	$0.00	$0.01	Daily Balance	
CHECKING ACCOUNTS											
Wellby Secure Spending											When the checking account is closed, it will earn the lowest APY for the entire month on the account balance.
$0.00 - $50,000.00	4.40%		4.50%		Daily	Monthly	$100.00	$0.00	$0.01	Daily Balance	
$50,000.01 and up	0.03%		0.03%		Daily	Monthly	$100.00	$0.00	$50,000.01	Daily Balance	
Requirements not met *(Regardless of account balance)*	0.03%		0.03%		Daily	Monthly	$100.00	$0.00	$0.01	Daily Balance	
Wellby Spending Plus†† [Sunset as of 12/01/2023 - See Notes]											
$0.00 - $9,999.99	0.55%		0.55%		Daily	Monthly	$25.00	$0.00	$0.01	Daily Balance	
$10,000 - $24,999.99	0.60%		0.60%		Daily	Monthly	$25.00	$0.00	$10,000.00	Daily Balance	
$25,000 - $49,999.99	0.65%		0.65%		Daily	Monthly	$25.00	$0.00	$25,000.00	Daily Balance	

$50,000 - $99,999.99	0.70%	0.70%	Daily	Monthly	$25.00	$0.00	$50,000.00	Daily Balance	
$100,000 - $249,999.99	0.75%	0.75%	Daily	Monthly	$25.00	$0.00	$100,000.00	Daily Balance	
$250,000+	0.80%	0.80%	Daily	Monthly	$25.00	$0.00	$250,000.00	Daily Balance	
Wellby Achievement Card	0.03%	0.03%	Daily	Monthly	$10.00	$0.00	$0.01	Daily Balance	
Wellby Early Start Card †† [Sunset as of 09/08/2026 - See Notes]	0.03%	0.03%	Daily	Monthly	$10.00	$0.00	$0.01	Daily Balance	

CERTIFICATES

EFFECTIVE DATE: 11/16/2026

CERTIFICATE TYPE	RATE SCHEDULE							
	Dividend Rate [2]	Annual Percentage Yield (APY) [1]	Dividends Compounded [3]	Dividends Credited [3]	Minimum Opening Deposit [4,5]	Additional Deposits [6]	Early Withdrawal Penalty [8]	Renewals [9]
Certificate [7,8,9] Up to $100,000+								
6 months	2.96%	3.00%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	Automatic with a 5-day grace period
6 months – Bump Up*	3.20%	3.25%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	
12 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	
12 months — Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	
18 months	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
18 months – Bump Up*	3.93%	4.00%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
24 months	3.53%	3.60%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
24 months – Bump Up*	3.78%	3.85%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
36 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	270 Days Dividends	
36 months – Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	270 Days Dividends	
48 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	
48 months — Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	
60 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	
60 months – Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	

IRA CERTIFICATE ACCOUNTS - TRADITIONAL, ROTH, AND COVERDELL

CERTIFICATE TYPE	RATE SCHEDULE							
	Dividend Rate [2]	Annual Percentage Yield (APY) [1]	Dividends Compounded [3]	Dividends Credited [3]	Minimum Opening Deposit [4,5]	Additional Deposits [6]	Early Withdrawal Penalty [8]	Renewals [9]
IRA Certificate [7,8,9] Up to $100,000+								
6 months	2.96%	3.00%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	Automatic with a 5-day grace period
6 months – Bump Up*	3.20%	3.25%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	
12 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	
12 months — Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	90 Days Dividends	
18 months	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
18 months – Bump Up*	3.93%	4.00%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
24 months	3.53%	3.60%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	
24 months – Bump Up*	3.78%	3.85%	Monthly	Monthly	$1,000.00	No	180 Days Dividends	

36 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	270 Days Dividends	
36 months – Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	270 Days Dividends	
48 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	
48 months — Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	
60 months	3.44%	3.50%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	
60 months – Bump Up*	3.68%	3.75%	Monthly	Monthly	$1,000.00	No	365 Days Dividends	

Except as specifically described, the following disclosures apply to all accounts.
All accounts described in this Truth-in-Savings Disclosure are share, share draft, share certificate, and share IRA accounts.

WELLBY ACCOUNTS — To open an account with Wellby, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Primary Savings, Wellby Early Start Savings (grandfathered), and Wellby Achievement Savings Accounts. 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

NCUA SHARE INSURANCE FUND: Funds are federally insured to at least $250,000.00 by the National Credit Union Administration (NCUA), a United States Government Agency, and backed by the full faith of the United States of America's Government.

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

[1] RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rates and Annual Percentage Yields are variable rates for the following accounts: Primary Savings, Wellby Savings, Wellby Early Start Savings (grandfathered), Wellby Achievement Savings, Wellby Savings Plus, Wellby Traditional IRA Savings, Wellby Roth IRA Savings, Wellby Educational IRA Savings, Wellby Secure Spending Checking, Wellby Spending Plus Checking (grandfathered), Wellby Early Start Card (grandfathered), and Wellby Achievement Card. The variable-rates may change without notice. Rates are fixed during their term until maturity for the following fixed-rate accounts: Wellby Share Certificates, IRA Traditional, IRA Roth, and IRA Educational Share Certificates.

[2] ACCRUAL OF DIVIDENDS. For all dividend earning accounts, interest will begin to accrue on the business day that non-cash items (i.e., checks) are deposited to the account. If you close your account before interest is paid, you will not receive the accrued interest.

[3] 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] MINIMUM DEPOSIT AND MINIMUM BALANCE REQUIREMENTS. The minimum opening deposit for a share savings account is the required par value as disclosed in the fee schedule. The minimum balance requirements may include the minimum balance you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield (APY) for that account.

[5] BALANCE COMPUTATION METHOD. We use the Daily Balance to calculate interest on your account. The Daily Balance Method applies a daily periodic rate to the full amount of principal in the account each day. Dividend (interest) calculation method: Dividends accrue from the day the deposit is posted, up to the day of withdrawal. The daily rate is applied to the end of day balance in the account. The daily rate is 1/365 of the dividend (interest) rate, or in a leap year, we may use 1/366 of the interest rate.

[6] ACCOUNT AND TRANSACTION LIMITATIONS. Specific accounts have transaction limitations such as share certificates: After the account is opened, you may not make additions to the account until the maturity date stated on the account. If you withdraw funds after the account is opened, partial withdrawals are not permitted. All funds must be withdrawn as part of an early withdrawal, and you may be charged a fee as disclosed in the Early Withdrawal Penalties.

[7] MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

[8] EARLY WITHDRAWAL PENALTIES. A penalty may be imposed for withdrawals before maturity. If an early withdrawal penalty is imposed, the penalty may be imposed regardless of whether dividends that equal the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Certificate account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against the principal. If you close your Wellby Primary Savings account before dividends are credited, you will also be required to close your Share Certificate accounts with us, and you will receive any accrued dividends on any of the closed accounts. Withdrawal of Dividends Prior to Maturity: The annual percentage yield assumes that dividends will remain in the account until maturity. A withdrawal of dividends prior to maturity will reduce earnings and lower the annual percentage yield. Time Requirements: Your account will mature as specified on your Certificate or renewal notice. In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan. For IRA Certificates additional IRS restrictions and rules apply. More information is available upon request.

[9] RENEWAL POLICY. This account will automatically renew at maturity. You may prevent renewal if you notify us by telephone or by written notice before maturity, or before the end of the five (5) day grace period of your intention not to renew. You will have a grace period of five (5) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. If you prevent renewal, dividends will not accrue after final maturity. You will receive a maturity notice at least 20 days prior to the maturity date. The dividend rate and APY that will apply to your account if the Certificate is renewed may not be determined as of the date of this notice. At maturity, you may call the credit union at (281) 488-7070 or (800) 940-0708 to determine the dividend rate and APY that will apply to your account if it is renewed.

We reserve the right to decline a Certificate renewal. Each renewal term will be the same as the original term beginning on the maturity date unless that term was promotional or is no longer offered. If the term was promotional or is no longer offered, the new term will be disclosed on the maturity notice you receive 20 days prior to maturity. The renewal term will begin on the maturity date of the Certificate. The dividend rate will be the same as we offer on new Share Certificate accounts as of the maturity date, which has the same term, minimum balance requirements (if any), and other features as the original Share Certificate account.

[10] SECURITY FOR LOANS. IRA-Favored Certificates cannot be pledged as security for a loan.

PRIMARY SAVINGS. The Primary Savings account requires $5.00 to open and has no minimum balance requirements.

WELLBY SAVINGS. The Wellby Savings account requires $5.00 to open and has no minimum balance requirements. If the account remains with a zero ($0.00) balance and has not been funded with a deposit within the first 60 days of opening, we may close the account due to your inactivity.

§WELLBY SAVINGS PLUS. The Wellby Savings Plus account is a tiered rate share account. The minimum opening deposit balance is $100.00. The minimum balance to obtain the stated APY for each tier is listed in the account matrix above. Account features include a bonus rate whereby you may achieve an APY that is double the standard APY listed. To qualify for double-the-rate Bonus APY on your Wellby Savings Plus account, you must have an active Wellby Secure Spending (checking) account and complete eight(8) combined eligible debit and/or credit card Point-of-Sale (POS) transactions of $1.00 or more that post during the applicable qualification period. A transaction is considered a POS transaction when you use your debit or credit card online, or physically at a POS register via tap, swipe, or insert. The qualification period is effective from the first day through the last day of the following calendar month and is recalculated monthly based on the prior month's qualifying transactions. If requirements are unmet, account balances will earn the lowest APY for the applicable tier. The following earnings example is for illustrative purposes only. A member maintaining a balance of at least $250,000.00 in a Wellby Savings Plus account can earn approximately $8,250.00 annually, based on a Bonus APY of 3.30%. APY is accurate as of 1/1/2026. Other account fees may apply.

WELLBY TRADITIONAL, WELLBY ROTH, AND WELLBY EDUCATIONAL IRA SAVINGS. The Wellby Traditional, Wellby Roth, and Wellby Educational IRA Savings accounts require $0.00 to open and have no minimum balance requirements. If the account remains with a zero ($0.00) balance and it has not been funded with a deposit within the first 60 days of opening, we may close the account due to your inactivity. 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, it is January 31. If you close your account before dividends are paid, you will receive the accrued dividends. Individual Retirement Accounts (IRAs) may have additional IRS restrictions and rules that apply to this account. Please consult your account agreement or tax advisor for additional information.

WELLBY ACHIEVEMENT SAVINGS. Must be 4 to 17 years of age. A parent or legal guardian (18 years or older) is required to open the account and sign as a joint owner on the account. For account owners under the age of 13, the parent or legal guardian must authorize the collection, use, and disclosure of the child's information. Please refer to the COPPA Privacy Notice and Direct Notice to Parents disclosures for additional information. Some features may not be available from certain third-party vendors if the vendor does not allow minors under the age of 13 due to the Children's Online Privacy Protection Act (COPPA). The Achievement Savings account requires $5.00 to open and has no minimum balance requirements. The dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.01 or greater. At age 18, the account will convert to a Primary Savings account.

WELLBY ACHIEVEMENT CARD. Must be 4 to 17 years of age. A parent or legal guardian (18 years or older) is required to open the account and sign as a joint owner. The parent or legal guardian must authorize the collection, use, and disclosure of the child's information. Some features may not be available from certain third-party vendors if they do not allow minors under the age of 13 due to the Children's Online Privacy Protection Act (COPPA). Please refer to the COPPA Privacy Notice and Direct Notice to Parents disclosures for additional information.

Your debit card may be used for purchases and ATM transactions, subject to applicable account terms, conditions, and restrictions. Fees may apply based on debit card usage.

The Achievement Card account requires a minimum opening deposit of $10.00, has no minimum balance requirements, and includes a choice of paper or electronic statements. This account is a digital account with no checks provided and is exempt from NSF and Overdraft fees. Your Card Account and associated account number cannot be used for preauthorized direct debit payments initiated by merchants, utility providers, Internet service providers, or other third parties. Any such transactions presented for payment will be declined, and your payment to the merchant or provider will not be processed. The bank routing number and direct deposit account number are provided solely for the purpose of initiating direct deposits to your Card Account. You are not authorized to provide this bank routing number and direct deposit account number to anyone other than your employer or authorized payer for direct deposit purposes. This account is eligible for the Overdraft Protection plan. Please see the Overdraft Services Disclosure for complete details. The dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.01 or greater. When the primary account holder reaches age 18, the account will automatically convert to a Wellby Secure Spending Checking account.

WELLBY SECURE SPENDING CHECKING. The Wellby Secure Spending Checking Draft account requires a minimum deposit of $100.00 to open and has no minimum balance requirements. This account is available only to members who are 18 years or older. High Yield Requirements for this account include: You MUST have a minimum of 30 debit card Point–of–Sale (POS) transactions or 30 credit card POS transactions, or a combination of 30 debit and credit card POS transactions monthly. [A transaction is considered a Point-of-Sale (POS) transaction when you use your debit or credit card online, or physically at a POS register via tap, swipe, or insert]. Card transactions must be at least $1.00 to count toward the minimum. Debit card transactions must post (settle) in the monthly statement cycle for which they are to be counted. If requirements are met, your account will earn the stated Annual Percentage Yield (APY) as referenced in the comparison chart above. If account requirements are not met during any month, your Wellby Secure Spending Checking account will earn the lowest stated APY. In the month your account is closed, the lowest stated APY will be earned for the entire month. Rates are variable and are subject to change after the account is opened. Benefits include electronic statements. This account is eligible for Overdraft Protection, Overdraft Steward, and Overdraft Steward with Debit Card plans. There is no monthly service charge for this account.

WELLBY PREMIER MEMBER PROGRAM**:** Premier Member benefits are available only to members who maintain an eligible Wellby Secure Spending account. Premier Member status is determined monthly based on the total number of eligible debit card and credit card Point–of–Sale (POS) transactions of $1.00 or more that post during the applicable qualification period. A transaction is considered a Point-of-Sale (POS) transaction when you use your debit or credit card online, or physically at a POS register via tap, swipe, or insert. Debit card and credit card purchase transactions are combined at the end of each calendar month to determine the Premier Member tier for the following calendar month. Premier Member status is effective from the first day through the last day of the following calendar month and is recalculated monthly based on the prior month's qualifying transactions.

Bronze Tier: Members with 8–14 eligible combined debit and credit card purchase transactions (swipes) during the qualification period will receive double the rate on an eligible Wellby Savings Plus account, up to 3.30% APY, subject to the applicable Savings Plus account eligibility and qualification requirements.

Silver Tier: Members with 15–29 eligible combined debit and credit card purchase transactions (swipes) during the qualification period will receive double the rate on an eligible Wellby Savings Plus account, up to 3.30% APY, subject to the applicable Savings Plus account eligibility and qualification requirements, and a 0.25% (25 basis point) CD rate bump on all eligible CD terms.

Gold Tier: Members with 30 or more eligible combined debit and credit card purchase transactions (swipes) during the qualification period will receive the High Yield Advantage rate on their eligible Wellby Secure Spending account, double the rate on an eligible Wellby Savings Plus account, up to 3.30% APY, subject to the applicable Savings Plus account eligibility and qualification requirements, and a 0.25% (25 basis point) CD rate bump on all eligible CD terms.

For purposes of the Premier Member Program, "double the rate" means two times the otherwise applicable dividend rate on the eligible Wellby Savings Plus account. Members may earn up to 3.30% APY. The applicable dividend rate and Annual Percentage Yield (APY) are disclosed in the current rate schedule and are subject to change in accordance with the applicable account disclosures.

SUNSET ACCOUNTS:

†† WELLBY EARLY START SAVINGS. Must be 4 to 12 years of age. A parent or legal guardian (18 years or older) must open the account and authorize the collection, use, and disclosure of the child's information. Please refer to the COPPA Privacy and Direct Notice to Parents disclosures to understand and exercise your rights for this account. Some features may not be available from certain vendors if they don't allow anyone under the age of 13 due to the Children's Online Privacy Protection Act (COPPA). The Early Start Savings account requires $5.00 to open and has no minimum balance requirements. At age 13, this account will convert to a Wellby Achievement Savings account. The dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.01 or above. The Wellby Early Start Savings has been sunset.

As of 09/08/2026, existing accounts will be grandfathered.

†† WELLBY EARLY START CARD. Must be 4 to 12 years of age. A parent or legal guardian must open the account and authorize collection, use, and disclosure of child's information. Please refer to the COPPA Privacy and Direct Notice to Parents disclosures to understand and exercise your rights for this account. Some features may not be available from certain vendors if they don't allow anyone under the age of 13 due to Children's Online Privacy Protection Act (COPPA). The Early Start Card account requires $10.00 to open, has no minimum balance requirements, and includes a choice of paper or electronic statements. This account is a digital account with no checks provided and is exempt from NSF and Overdraft fees. At age 13, this account will convert to a Wellby Achievement Card Account. Your Card Account and associated account number cannot be used to make payments through preauthorized direct debits from merchants, utility, or Internet service providers. If presented for payment, these preauthorized direct debits will be declined, and your payment to the merchant or provider will not be processed. The bank routing number and direct deposit account number are for the purpose of initiating direct deposits to your Card Account only. You are not authorized to provide this bank routing number and direct deposit account number to anyone other than your employer or payer. This account is eligible for the Overdraft Protection plan. Please see the Overdraft Services Disclosure for more information.

The dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.01 or above. The Wellby Early Start Card has been sunset.

As of 09/08/2026, existing accounts will be grandfathered.

††WELLBY SPENDING PLUS CHECKING. The Wellby Spending Plus Checking Draft account requires $25.00 to open and has no minimum balance requirements. Benefits include a choice of paper or electronic statements. This account is eligible for Overdraft Protection, Overdraft Steward, and Overdraft Steward with Debit Card plans. There is no monthly service charge for this account. This account is a tiered rate account, and the dividend rate and annual percentage yield listed for this account and tiers will be listed in the Rate Schedule. The minimum balance to obtain the stated annual percentage yield is $0.01 or above. The Wellby Spending Plus Checking account has been sunset.

As of 12/01/2023, existing accounts will be grandfathered.

WELLBY CERTIFICATE AND IRA TRADITIONAL, ROTH, AND EDUCATIONAL SHARE CERTIFICATES. Wellby Certificates and Traditional, Wellby Roth, and Wellby Educational IRA Share Certificate accounts require $1000.00 to open. The available terms are 6, 12, 18, 24, 36, 48 and 60 months.

*Bump Up Certificates: Dividend rates and APY are fixed rates during the certificate term until maturity. You will receive the standard APY and dividend rate unless you qualify for the Bump Up rate. To qualify for the CD rate Bump Up rate each month, you must have an active Wellby Secure Spending (checking) account and complete at least fifteen (15) combined eligible debit and/or credit card Point-of-Sale (POS) transactions of $1.00 or more that post during the applicable qualification period. A transaction is considered a POS transaction when you use your debit or credit card online, or physically at a POS register via tap, swipe, or insert. The qualification period is effective from the first day through the last day of the following calendar month and is recalculated monthly based on the prior month’s qualifying transactions. If requirements are unmet, you will earn the lowest APY for the applicable CD term.

If you qualify, the Bump Up rate will be applied to your certificate beginning on the first day of the following month. Upon maturity, the 6-, 12-, 18-, 24-, 36, 48-, and 60-month certificates will automatically renew for the same certificate term at the rate then in effect, unless a different term and rate are elected prior to renewal or during the applicable grace period.

COMPOUNDING and CREDITING: If you close your Wellby Primary Savings account before dividends are credited, you will also be required to close your Share Certificate accounts with us, and you will receive any accrued dividends on any of the closed accounts.

WITHDRAWAL of DIVIDENDS PRIOR to MATURITY: The annual percentage yield assumes that dividends will remain in the account until maturity. A withdrawal of dividends prior to maturity will reduce earnings and lower the annual percentage yield. Time Requirements: Your account will mature as specified on your Certificate or renewal notice

BALANCE INFORMATION. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements to open and obtain the stated annual percentage yield applicable to each account are set forth in the Wellby Truth-In-Savings Account Matrix above.

If the minimum balance requirement to earn the annual percentage yield is not met, you will not earn the stated rates in the Wellby Dividend Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the daily balance in the account for the dividend period. The daily rate is 1/365 of the dividend rate or in a leap year, we may use 1/366 of the interest rate.

ACCOUNT LIMITATIONS. For all new accounts, during the first 30 days, the account holders will not be permitted to use a Shared Branch to deposit or withdraw funds.

ACTIVE PROMOTIONAL OFFER:

FREE CHECKING $100 PROMO(s)

To receive the bonus of $100.00, you must open a Wellby Secure Spending (checking) account either online or in branch during one of the promotional periods below using the corresponding promo code:

- PEAR2026: October 1, 2026 – December 31, 2026
- GIFT2026: November 2, 2026 – December 31, 2026

In addition, you must receive aggregate direct deposits of at least $300.00 within a single calendar month during the first 60 days following account opening.

PROMOTIONAL OFFER TERMS & CONDITIONS:

To participate in Wellby Financial's promotional offers, the following terms and conditions apply:

Eligibility: Participants must be 18 years of age or older. Offer is valid for the *first* Secure Spending accounts only and is limited to one promotional incentive.

Promo Code Requirement: A valid promo code must be entered at the time of application. Promotional offer includes the unique promo code PTNR2026. The promotion code is not automatically included; you will need to manually input the code on your application. Promo codes are not retroactively applied and cannot be added after submission of the application. Incomplete applications at the time the promotion ends are not eligible, even if a promo code was entered.

Account Requirement: Only the *first* Secure Spending account opened by a member during the promotional period qualifies for this incentive. Accounts must be open to receive the bonus. Bonus dividends will be reported as interest earned on IRS form 1099-INT, and the recipient is responsible for any applicable taxes. The offer may not be combined with other bonus offers from your checking account.

Bonus Structure:
Your $100 bonus will be credited to your new checking account after 14 days following confirmation that you completed all the offer requirements and met the promo qualifications.

This offer is subject to change or cancellation at any time without notice. Other restrictions may apply. **Offer may not be available if you live outside of the Wellby Financial service area**. Fraudulent, excessive, or abusive transaction patterns may disqualify a member from participation. All standard account terms, conditions, and opening procedures apply. Participation in this promotion constitutes acceptance of these terms and the Credit Union's membership agreement.

By participating, you agree to indemnify and hold harmless Wellby Financial, its officers, employees, and affiliates from any and all claims arising from this promotional offer.

For more information or questions about this promotion, please contact your local branch or member services.

REFER-A-FRIEND PROMOTION:

To be eligible to participate in this promo you must be a Referrer or Referee.

The Referrer: is defined as any individual who is a primary owner of a Wellby share account or business account, who refers a consumer to open a new Wellby Secure Spending Checking account. [Note: Joint owners do not qualify to be a Referrers; however, joint owners may use the referral code issued to the primary on the account. The bonus will be credited to the primary savings account.]

The Referee: is defined as a new or existing member of legal age (18 years or older) who uses a referral code when opening a new Wellby Secure Spending Checking account.

Restrictions:

- Existing members cannot have had a previous checking account of any type on their member account.
- Existing members cannot refer themselves; they must be referred by a separate Wellby member.
- Team members are NOT eligible to earn Referrer bonuses or incentives, even if they have a referral code to refer prospective members.
    - However, prospective members referred by team members may still earn the Referee incentive if all qualifications are met.
    - Team members may participate as Referees by opening a new Secure Spending Checking account and qualifying for the Referee incentive.
- This offer may not be combined with any other promotional offers.
- All standard account terms, conditions, and opening procedures apply. Other restrictions may apply.

Reward Qualification Requirements: The Referrer and the Referee will each receive a $50 bonus incentive payout on the fifth (5th) business day of the month following three consecutive full calendar months of qualification, provided all other eligibility requirements have been met on the new Wellby Secure Spending Checking account.

Requirements are as follows:

- New account MUST remain open for at least three (3) full calendar months following the month the account was opened.
- Account MUST, at the time of payout, be in good standing and maintain a positive Average Daily Balance (ADB) for each of the three full calendar months following the month the account was opened. (ADB is the sum of daily balances divided by the number of days in the period).
- MUST set up recurring direct deposit(s) totaling at least $500.00 per calendar month. To qualify, at least $500.00 in direct deposits MUST be credited to the account by the second calendar month following the month the account is opened. (A direct deposit is an electronic deposit made through the Automated Clearing House (ACH) network).
- The referred member's application must be complete, and the account opened and active before the promotion ends. Incomplete applications at the time the promotion ends are not eligible, even if a promo code was entered.

Bonus Conditions:

- The bonus incentive will automatically be credited to the Referee's new Wellby Secure Spending Checking account.
- The bonus incentive will automatically be credited to the Referrer's savings account.
    - Payout to the Referrer is subject to a max limit of $500.00 ($50.00 incentive per Referee; up to 10 Referees).

Tax Disclosure for Bonus Incentive: The incentive will be reported as interest income on IRS form 1099-INT. You are responsible for reporting this income on the applicable tax return. For any additional questions, we recommend consulting a tax professional.

By participating, you agree to indemnify and hold harmless Wellby Financial, its officers, employees, and affiliates from any and all claims arising from this promotional offer.

For more information or questions about this promotion, please contact your local branch or member services.

Note: This promotion may not be combined with any other offers and is subject to change or termination at any time without prior notice.

FEES FOR OVERDRAWING ACCOUNTS. The entire balance in your account may not be available for withdrawal, transfer, or paying a check, draft, or item. Fees for overdrawing your account may be imposed on each check, draft, item, and debit card transactions (if a member has consented to an overdraft protection plan for 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. You may consult the Wellby 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 Wellby Schedule of Fees and Charges for current fee information.

RATES. The rates provided in or with the Wellby Rate Schedule are accurate as of the effective date indicated on the Wellby website. If you have any questions or require current rate information on your accounts, please call the credit union.

FEES. See the separate Wellby Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s). You authorize Wellby to charge any account in which you have an ownership interest for any such fees or charges assessed without notice to you.

FEE SCHEDULE

EFFECTIVE DATE: 09/15/2026

JSC Federal Credit Union d/b/a Wellby Financial hereinafter ("Wellby" or "Wellby Financial") may assess the following fees against your account.

Please review the Membership and Account Agreement, account documents, and FAQ page for additional information regarding fees, transaction limitations, and other account restrictions that may apply.

DEPOSIT ACCOUNT SERVICES

Applicable fees for savings and checking accounts. Monthly service fees assessed to the account at the end of the statement cycle. Fee assessed based on the primary account holder.

Service	Fee	Important Information About Fee
Minimum Balance Fee	No Charge	
Excess Transaction/Withdrawal Fee	No Charge	
Stop payment of ACH or Personal or Business Check	$10.00	Check: Directly drawn off your Wellby account
Temporary Checks	No Charge	Only available for checking accounts awaiting check order processing Limit of 3 pages complimentary per account
Check Orders and Re-orders	Varies	Fee depends on account, style, and quality ordered
Certificate Early Withdrawal Penalties	Varies	Maturity of 0-12 Mos. – 90 days interest; Maturity of 13-24 Mos. – 180 days interest; Maturity of 25-36 Mos. – 270 days interest; Maturity > 36 Mos. – 365 days interest
Copy of Cleared Check	No Charge	
Verification of Cleared Check by Telephone	No Charge	
Balance Inquiry by Telephone	No Charge	
Deposit Verification	No Charge	

TRANSFERS

Applicable fees per transfer.

Service	Fee	Important Information About Fee
Internal Funds Transfers	No Charge	From one Wellby account to another
External Funds Transfers	No Charge	From Wellby to an external banking institution
Incoming External Transfers	No Charge	From an external banking institution to Wellby
Person to Person Transfers	No Charge	Send money with our Digital Banking payment platform

CARD SERVICES

Applicable fees for ATM, Debit, and Credit Cards. Credit card fees may vary, see account documents and Truth-in-Savings disclosure for more details.

Service	Fee	Important Information About Fee
ATM Cash Withdrawal or inquiry at Wellby owned and Allpoint Network ATMs	No Charge	Unlimited withdrawals, deposits, inquiries, and transfers Daily ATM withdrawal amount limits may apply
ATM Cash Withdrawal or inquiry at ATMs that are neither Wellby owned nor Allpoint Network ATMs (out-of-network)	$0.50	Wellby charges for withdrawals or inquiries in excess of 4 per month. Does not include any third-party processing or international transaction fees. $.50 per transaction over the 4 limit.
Replacement Card	$5.00	
Card PIN Rush - 2 Day	$15.00	2-day delivery for Card PIN
Card Rush - 2 Day	$15.00	2-day delivery for Card
Card Rush - Next Day	$25.00	Next day delivery for Card
International Transaction/ Currency Conversion Fee	1% of purchase amount	Applies to ATM and debit card transactions processed outside of the U.S., as determined by the merchant/processor or when transacting in foreign currency

TELEPHONE AND ONLINE SERVICES

Applicable fees for telephone and online banking services.

Service	Fee	Important Information About Fee
Telephone Banking	No Charge	
Digital Banking	No Charge	Both Online and Mobile Banking
Unlimited Online Bill Pay	No Charge	ACH or Check one-time transactions or recurring transactions
Next-day Bill Payments	$20.00	Next business day
Two-day Bill Payments	$15.00	Second business day
Express Mail Notification	$15.00	Per letter
Stop Payment of Online Bill Pay	$10.00	This fee applies when you place a stop payment on a Bill Payment
Payee-returned ACH Payment Due to Member Error	$25.00	
Payee-returned Check Payment Due to Member Error	No Charge	

OVERDRAFT (OD) AND RETURN ITEMS (RI)

See the Overdraft Services Disclosure Section of the Membership Account Agreement and Fee FAQ page for additional information regarding our Overdraft Protection, Overdraft Steward, and Overdraft Steward with Debit Card services, as well as other information regarding when and how overdraft fees are assessed, and other tips to avoid fees.

Service	Fee	Important Information About Fee
Automatic Overdraft Protection transfer	No Charge	Each item You must enroll to use Overdraft Protection service.
Return Item Fee/Insufficient Funds [NSF] Fee (Per Presentment)	$25.00	Charged for each time an item is presented and returned unpaid if your Available Balance is insufficient to pay the item at the time your transaction is presented. Avoid this fee by having Overdraft Protection service set up from a savings account or line of credit with a sufficient available balance.
Return Deposit Check Fee	$10.00	Applicable fee when a check that was accepted for deposit to your account is returned unpaid.
Overdraft Fee (Per Presentment)	$25.00	You must enroll in Overdraft Steward or Overdraft Steward with Debit Card for us to pay when your Available Balance is insufficient to pay the item at the time your transaction is presented. Does not apply to Wellby Early Start Card (grandfathered) or Wellby Achievement Card accounts.

WIRE TRANSFERS

Applicable fees per wire. Utilizing other low or no cost services, such as Online Bill Pay, Person to Person transfers, ACH transfers, and Online Banking transfers may help you avoid or reduce the number of wire fees.

Service	Fee	Important Information About Fee
Incoming - All	No Charge	
Outgoing Domestic (by phone or in-person)	$20.00	
Outgoing International	$40.00	
Amendment or Tracer- International	$20.00	

NEGOTIABLE INSTRUMENTS

Applicable fees for miscellaneous services and transactions.

Service	Fee	Important Information About Fee
Cashier's Check (member)	$2.00	Each, regardless of dollar amount
Convert Wellby Check to Cashier's Check (non-member)	$10.00	Each, regardless of dollar amount
Stop Payment of Cashier's Check/Money Order	$25.00	Restrictions apply
Copy of Cashier's Check/Money Order	No Charge	
Stop Payment of Personal or Business Check	$10.00	Check: Directly drawn off your Wellby account
Money Orders	$2.00	Each, regardless of dollar amount, maximum amount is $1,000
Foreign Collection Item Deposit	$25.00	Fee charged upfront

LOAN PAYMENTS

Applicable fees for loan payments. Individual loan fees may vary. See account documents and Truth-in-Lending disclosure for more details.

Service	Fee	Important Information About Fee
Late Payment	Varies	See your loan note/agreement for details
Returned Payment Fee	$25.00	Applicable fees when a payment to your loan is returned
Payment Processing Fee	No Charge	
Phone/Online Payment Center Fee	$12.00	Applied to any one-time debit card or electronic payment
Defer-A-Payment	$25.00 per deferred loan payment	Applied to loan balance. One deferment allowed every 6 months (maximum of two per year). See Defer-A-Payment terms and conditions for more details.

SAFE DEPOSIT BOX

Applicable fees for miscellaneous services and transactions.

Service	Fee	Important Information About Fee
3x5 Annual Rental	$20.00	Box availability and size vary per branch location.
3x10 Annual Rental	$32.00	Box availability and size vary per branch location.
5x10 Annual Rental	$64.00	Box availability and size vary per branch location.
10x10 Annual Rental	$100.00	Box availability and size vary per branch location.
Key Deposit	$16.00	$8 per key deposit due at opening Refunded when both keys are returned

Replace Lost Key	$25.00	
Lock Change	$10.00	
Charge to Drill Box	$200.00	

MISCELLANEOUS TRANSACTIONS AND SERVICES

Applicable fees for miscellaneous services and transactions.

Service	Fee	Important Information About Fee
Account Balancing Assistance (per hour)	$15.00	Minimum 1 hour
Account Research (per hour)	$15.00	Minimum 1 hour Examples include: legal research and address research we perform on your behalf if account statements are returned to us by USPS.
Express Delivery - Overnight	$20.00	
Paper Statement	$2.00	Fee charged per member account for requested paper statements. (Note: Fee is automatically waived for minor accounts).
Return Mail	$5.00	$5.00 fee charged per month per member account for mail returned within that month
Coin Counter (Member)	No Charge up to $50.00 in coin deposits. 10% fee assessed on remaining balance deposited after $50.00	For members personal account use
Coin Counter (Non-Member)	20% of Transaction Total	
Document/Item Printout	$2.00 per item	Fee charged per item requested (Max of $24.00 charged per day) *If your request involves more than an hour of research, you may be charged a research fee of $15.00 per hour
Notary Service	No Charge	For members personal use
Dormant/Inactivity Fee	$10.00	Fees may be assessed monthly to the membership primary savings account when a member has not initiated activity on any relationship accounts from 6 months of inactivity. A relationship is defined as any account where the account holder has an ownership role. [Note: if funds are not available in your primary savings account, then the fee may be charged to another share account with available funds.] Exclusions:

		Account holder is an owner on other open products or has relationships other than Savings and Checking accounts. Account holder is a minor (under 18 years of age.) Account holder has an IRA and/or CD only accounts.
Legal Actions, Garnishments, Executions or Levies	$100.00	Plus any applicable attorney's fees
Specialized Letters	$25.00	