Community First
Credit Union

P.O. Box 6004 • Santa Rosa, CA 95406

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 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	
Prime Share	.050 / .05	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Daily Balance	—
Secondary Shares	.050 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	—
Savers Edge	—	—	—	—	—	—	—	—	Account deposit, transfer and withdrawal limitations apply.
Youth Saver	$25.00 to $500.00 6.851 / 7.07 $500.01 or greater 1.005 / 1.01	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$25.00	Daily Balance	—
Vacation Club	.050 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	.05 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	$100.00 to $999.99 .747 / .75 $1,000.00 to $9,999.99 .747 / .75 $10,000.00 to $49,999.99 .747 / .75 $50,000.00 to $99,999.99 .797 / .80 $100,000.00 to $149,999.99 .995 / 1.00 $150,000.00 to $249,999.99 .995 / 1.00 $250,000.00 to $499,999.99 .995 / 1.00 $500,000.00 to $999,999.99 .995 / 1.00 $1,000,000.00 or greater 1.144 / 1.15	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.

RATE SCHEDULE (cont'd)

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	
Advantage Money Market	$10,000.00 to $49,999.99 .995 / 1.00 $50,000.00 to $99,999.99 1.243 / 1.25 $100,000.00 to $149,999.99 1.243 / 1.25 $150,000.00 to $249,999.99 1.292 / 1.30 $250,000.00 to $499,999.99 1.391 / 1.40 $500,000.00 to $999,999.99 1.49 / 1.50 $1,000,000.00 or greater 1.49 / 1.50	Monthly	Monthly	Monthly (Calendar)	$10,000.00	—	$10,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
iChecking	.050 / .05	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	$1,000.00	Daily Balance	—
Local Advantage Plus	.200 / .20	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Second Chance Checking	—	—	—	—	—	—	—	—	Account limitations apply.
Hazard Loss Share	$100.00 to $999.99 .50 / .50 $1,000.00 to $9,999.99 .50 / .50 $10,000.00 to $49,999.99 .50 / .50 $50,000.00 or greater .50 / .50	Daily	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	—

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 Prime Share, Secondary Shares, Youth Saver, Vacation Club, Holiday Club, Money Market, Advantage Money Market, iChecking, Local Advantage Plus and Hazard Loss Share 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. Youth Saver, Money Market, Advantage Money Market, and Hazard Loss Share 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 Prime Share, Youth Saver, Vacation Club, Holiday Club, Money Market, Advantage Money Market, iChecking, Local Advantage Plus and Hazard Loss Share accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Vacation Club and

Holiday 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 the minimum required share(s) in a Prime Share 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 iChecking accounts, there is a minimum daily balance required to avoid a service fee for the Statement period. If the minimum daily balance requirement is not met during each day of the Statement period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Prime Share, Secondary Shares, Youth Saver, Vacation Club, Holiday Club, Money Market, Advantage Money Market, iChecking, and Hazard Loss Share accounts, 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.

6. ACCOUNT LIMITATIONS — For Vacation Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after May 1 and the account will remain open. For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. For Savers Edge accounts, ACH deposits and withdrawals are not permitted. Deposits other than the daily Savers Edge transfer and monthly match are not permitted. ATM transactions are not permitted. For Money Market and Advantage Money Market accounts, you may make six (6) not in person withdrawals per month and only three (3) of which would be allowable by check. For Local Advantage Plus accounts, to avoid a monthly service fee you must make 12 debit card purchases per month. For Second Chance Checking accounts, deposits will not be permitted using an ATM/Debit Card and access to Co-Op/Shared branching is not available. For Prime Share, Secondary Shares, Youth Saver, iChecking, and Hazard Loss Share accounts, no account limitations apply.

7. LOCAL ADVANTAGE PLUS/SAVERSEDGE DEBIT/SPENDING CARD ROUND-UP SAVINGS PROGRAM - a. When you enroll in the Local Advantage Plus/SAVERSEDGE Debit/Spending Card Round-Up Savings program, the Credit Union will round up the amount of any debit card purchases associated with your Local Advantage Plus checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your SaversEdge account.

b. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, the Credit Union will not round up purchases posted on that business day and will cancel the daily round-up transfer for that day.

c. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in your SaversEdge account. Credit transactions or adjustment transactions will not be rounded-up.

d. The Credit Union reserves the right to cancel or modify the Local Advantage Plus/SAVERSEDGE Debit/Spending Card Round-Up Program at any time.

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 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.

9. BONUS — For Youth Saver accounts, you will receive 1.01% or 7.07% annual percentage yield on the first $500.00 dependent on qualifications listed. Joint owner with Local Advantage Plus account qualifies for 7.07% annual percentage yield applies to the first $500.00 then the standard rate.

10. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s).

Par Value of One Share	$25.00
Number of Shares Required	1

11. 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.

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