



R-G Federal Credit Union
 421 Remington Plaza Court
 Raymore, MO 64083
 (816) 783-5900 • www.rgfcu.com

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 8/21/25

EFFECTIVE DATE: 9/1/25

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	
Share	\$5.00 to \$4,999.99 .05% / .05% \$5,000.00 to \$24,999.99 .10% / .10% \$25,000.00 to \$49,999.99 .15% / .15% \$50,000.00 to \$99,999.99 .20% / .20% \$100,000.00 to 149,999.99 .25% / .25% \$150,000.00 to 249,999.99 .30% / .30% \$250,000.00 to 499,999.99 .30% / .30% \$500,000.00 or greater .30% / .30%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	.75% / .75%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account withdrawal limitations apply.
Smart Savers Club	.75% / .75%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Traditional IRA	.50% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA	.50% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Educational IRA	.50% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings	3.20% / 3.25%	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Stealth Checking	—	—	—	—	\$25.00	—	—	—	—
Elite Checking	.25% / .25%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$300.00	—	Average Daily Balance	—

Premier Checking Qualifications Met (See Section 2)	1.98% / 2.00%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	.01% / .01%								
Cash Back Rewards Checking (See Section 3)	—	—	—	—	\$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 Share, Holiday Club, Smart Savers Club, Traditional IRA, Roth IRA, and Educational IRA accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market, Elite Checking and Premier 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Share and Premier Checking 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 Share and Smart Saver 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. PREMIER CHECKING ACCOUNTS — For Premier Checking tiered accounts, 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. To meet the minimum qualification requirements for the monthly qualification cycle, you must: a) make 15 debit card purchases of that post and settle your account; b) have

one direct deposit; and c) be enrolled in and receive e-statements. The monthly qualification cycle is defined as the first day of the calendar month through the last day of the calendar month. A debit card purchase must be \$5.00 or more to count towards the minimum qualification requirements. 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 to meet the minimum qualification requirements. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the second dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Premier Checking account.

3. CASH BACK REWARDS CHECKING ACCOUNTS — For Cash Back Rewards Checking accounts, you will receive 3.00% cash back on settled debit card transactions (up to \$15/month max), if you meet the minimum qualifications requirements during the monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 15 debit card purchases that post and settle your account; b) have one direct deposit; and c) be enrolled in and receive e-statements. The monthly qualification cycle is defined as the first day of the calendar month through the last day of the calendar month. 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 to meet the minimum qualification requirements. Cash back rewards will be paid to your account on the first calendar day of the following month. If you do not meet the minimum qualification requirements or if the account is closed, you will not receive your cash back reward.

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

5. 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.

6. 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 Share, Holiday Club, Smart Savers Club, Traditional IRA, Roth IRA, Educational IRA, Elite Checking, and Premier Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 Elite Checking accounts, there is a minimum average daily balance required to avoid a service fee for the statement period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share and Money Market 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.

8. ACCOUNT LIMITATIONS — For Share, Traditional IRA, Roth IRA, Educational IRA, and Money Market 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. You may not make any online withdrawals or transfers from your Holiday Club account. For Smart Savers Club, Stealth Checking, Elite Checking, Premier Checking, and Cash back Rewards Checking accounts, no account limitations apply.

9. 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 of Fees and Charges 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.

10. BONUS — For _____ account(s), you will receive \$250.00 for opening _____ checking account. To earn the bonus, your entire principal balance must remain on deposit until _____.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$1.00

12. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective 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.

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

