

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE:

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	
Regular Share (Savings)	<b>SEE SEPARATE RATE SHEET</b>	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1.00	Daily Balance	—
Regular Share (Non-Dividend Bearing Savings)		—	—	—	—	—	—	—	—
Youth Savings		Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1.00	Daily Balance	—
Venture High Yield Savings		Monthly	Monthly	Monthly (Calendar)	\$25,000.00	—	\$1.00	Daily Balance	Account limitations apply.
C.U.M.M.A. (Credit Union Money Management Account)		Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Everyday Checking		—	—	—	\$25.00	—	—	—	—
Reset Checking		—	—	—	\$25.00	—	—	—	—
Youth Checking		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	—
Perks Checking		—	—	—	\$50.00	—	—	—	—
Advantage Checking		Monthly	Monthly	Monthly (Calendar)	\$500.00	\$1,000.00	—	Average Daily Balance	Account limitations apply.

### 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 Regular Share (Savings), Youth Savings, Venture High Yield Savings, C.U.M.M.A. (Credit Union Money Management), Youth Checking, and Advantage Checking

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 separate Rate Sheet. Advantage 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 separate Rate Sheet. For Advantage Checking accounts, each dividend rate will apply only to that portion of the

account balance within each balance range. The Venture High Yield Savings account is a stepped rate account. The initial dividend rate on your Venture High Yield Savings account is the first rate listed for this account in the separate Rate Sheet. After that time, the second rate listed for this account will be paid every month. The annual percentage yield for this account is set forth in the separate Rate Sheet.

**2. PERKS CHECKING ACCOUNTS** — For Perks Checking accounts, your monthly service fee will be waived when you: a) make 25 debit card purchases (minimum of

\$5.00 per purchase) that post and settle to your account; b) have a minimum of \$500.00 in direct deposits that post and settle to your account; and c) are enrolled to receive e-statements during the defined qualification cycle. The monthly qualification cycle is defined as the period beginning on the 24th of the calendar month through the 23rd of the following 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.

**3. ADVANTAGE CHECKING ACCOUNTS** — For Advantage Checking accounts, your monthly service fee will be waived when you: a) maintain a minimum average daily balance of \$1,000.00 and b) have a minimum of \$1,000.00 in direct deposits that post and settle to your account within the defined monthly qualification cycle. The monthly qualification cycle is defined as the period beginning on the 24th of the calendar month through the 23rd of the following calendar month. If the minimum average daily balance and direct deposit requirements are not met during the qualification period, you will be charged a service fee as stated in the Schedule of Fees and Charges

**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 Venture High Yield Savings, Youth Checking, and Advantage Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**7. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share (Savings) 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 Regular Share (Savings), Youth Savings, Youth Checking, and Venture High Yield Savings 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 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. 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.

**8. ACCOUNT LIMITATIONS** — The Venture High Yield Savings account is only available to members who receive AMOCO Investment and Retirement services. For Advantage Checking accounts, one account is allowed per primary social security number. For Regular Share (Savings), Regular Share (Non-Dividend Bearing Savings), Youth Savings, C.U.M.M.A. (Credit Union Money Management Account), Everyday Checking, Reset Checking, Youth Checking, and Perks 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

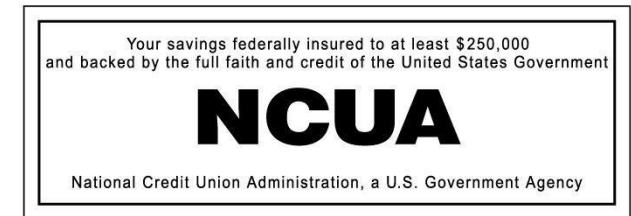
authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**10. 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	\$1.00
Number of Shares Required	1

**11. RATES** — The rates provided in the separate Rate Sheet and/or available by visiting [www.amocofcu.org](http://www.amocofcu.org) 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).



## Welcome to BaZing!

BaZing products and services are available to members enrolled in an eligible checking account with a participating institution.

To access a complete description of all benefits and services, visit the BaZing website at [www.BaZing.com](http://www.BaZing.com).

If you have questions about BaZing benefits, call BaZing Customer Service at 855.822.9464 (8 a.m. - 5 p.m. CT, Monday - Friday).



### Identity Monitoring

Scans online sources known for illegally buying and selling personal information, such as your stolen passwords, Social Security number, and date of birth, and notifies you if your identity may be at risk. Activation for this benefit is required. To activate identity monitoring, please go to [www.bazing.com](http://www.bazing.com), click on the Protection Category and follow the easy sign-up steps.



### Roadside Assistance

The benefit provides roadside service for up to \$80 per occurrence limit. There will be one occurrence for the same service during any continuous seven-day period and a maximum of four services per twelve-month period. Covered services include towing assistance, battery service, flat tire assistance, fuel, oil, fluid, water delivery, lock-assistance, collision assistance and extrication assistance. Refer to the Roadside Assistance Terms and Conditions at [www.BaZing.com](http://www.BaZing.com) for a complete list of terms and conditions.



### BaZing Fuel Available 4/1/26

#### Fuel up. Get cash back.

Earn 3% cashback on fuel purchases. Turn everyday spending into fuel savings with your powered by BaZing Perks Checking account.

#### Here's how it works:

##### Step 1: Qualify

Connect your checking account through Plaid and make 20 qualifying transactions each month. These can include everyday purchases, such as groceries, coffee, or online shopping. ATM withdrawals, account transfers, and deposits or refunds do not qualify.

##### Step 2: Fill up

Once qualified, every fuel purchase made with your powered by BaZing checking account earns 3% cashback automatically. No extra steps required.

##### Step 3: Get rewarded

Cashback is automatically deposited into your account each month. Earn up to \$5 per month.

*Review the BaZing Fuel Terms and Conditions for complete program details. Program terms are subject to change.*



*all about you™*



[AMOCOfcu.org](http://AMOCOfcu.org)



### Cell Phone Protection\*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible Cellular Wireless Telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions outlined in the Cellular Telephone Protection Guide to Benefits.

#### Overview of Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12-month period; maximum benefit \$1,000 per claim and \$2,000 per 12-month period.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or "pay-as-you-go" phones, cosmetic damage that does not impact the phone's ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or Internet store.

#### Requirements Information

1. To submit a claim, you must notify BaZing by calling 855.822.9464 within 60 days of the phone being stolen or damaged. A claim form may be downloaded at [BaZing.com](http://BaZing.com) or by calling BaZing.
2. When submitting a claim you must provide the completed claim form and all required documentation noted on the claim form and in the Cellular Telephone Guide to Benefits as determined by the Benefit Administrator. Claims must be submitted within 90 days of damage or theft.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your BaZing membership.



## Savings Network

BaZing offers a complete network of savings that provides you with both national and local discounts. So whether you're planning that cross-country vacation or simply looking for dinner at a local restaurant, BaZing has something for you. To find deals near you go to [www.BaZing.com](http://www.BaZing.com) and search by zip code, city and state or merchant under Local or Online Deals, or use the BaZing mobile app.



## Telemedicine

Members have 24/7 access to licensed clinicians (including physicians and nurse practitioners) who perform healthcare services through video or telephone via the Sesame telehealth platform. Members receive unlimited doctor visits, with a \$0 access fee for primary telehealth visits for the member only, face-to-face video conversations with a provider, prescription if recommended, urgent or routine care, referrals for specialists, and reduced rate for other services. This is not insurance.



## Billshark

Billshark helps you get the best rate from service providers for internet, cell phone, cable, satellite, home security, and more. Billshark can also find recurring subscriptions you no longer need and help with cancellation. BaZing members receive preferred pricing for Billshark services, which will be reflected in the cart at sign-up. Billshark requires activation.



## Credit Monitoring

Credit IQ is a credit monitoring tool powered by Savvy Money. AMOCO members have access to daily credit-score updates, credit reports, personalized offers based on your credit score\*, and financial articles to help you hit your credit score goals. Credit IQ is available in the eBranch – Online and Mobile Banking. In addition to your credit score, you will be able to see what positively and negatively impacts your score and get advice on how to improve it.

\*Credit IQ score may differ from the credit score AMOCO will use at the time you apply for a loan.



## Early Direct Deposit

By enrolling in Direct Deposit with AMOCO, you can prioritize your financial goals from the very beginning. Enjoy easy access to your funds through Online Banking and our Mobile App, and benefit from getting paid up to one day early\*.

\*Electronic deposits may vary based on your employer's payroll date.

The information in this benefits reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined in the applicable Guide to Benefits or on the [BaZing.com](http://BaZing.com) website, the full terms and conditions will control in all respects.

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

\*Insurance products are: NOT A DEPOSIT, NOT FEDERALLY INSURED, NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.



Download the **AMOCO Perks Checking app** from the App Store or Google Play to start saving everywhere you go!

**Or login at [BaZing.com](http://BaZing.com) to get started.**

# Consumer Fee Schedule

All fees effective January 1, 2026

<b>CHECKING ACCOUNT MAINTENANCE FEES</b>	
Advantage Checking	\$8.00 per month*
Perks Checking	\$8.00 per month**
Reset Checking	\$10.00 per month
<p><i>*Fee will be waived with a qualifying monthly Direct Deposit of \$1,000 or more, and an average daily balance of \$1,000 or more. **Fee will be waived when the following requirements are met monthly: a qualifying Direct Deposit of \$500 or more, 25 debit card transactions that are each \$5 or greater, and eStatement enrollment. A qualifying Direct Deposit is a regular recurring ACH deposit to the checking account. Qualified ACH deposits are income (such as salary, pension, or investment income), government payments (such as social security), payroll or benefits from your employer, and self-employment income received through a secure payment system (such as Square, Stripe, or Clover) that occurs through the Automated Clearing House (ACH) Network.</i></p>	
<b>SAFE DEPOSIT BOX RENTAL &amp; MAINTENANCE</b>	
3x5	\$40.00*
5x5	\$60.00*
3x10	\$70.00*
5x10	\$100.00*
7x10	\$120.00*
10x10	\$150.00*
15x10	\$175.00*
Drilling if both keys are lost	\$450.00 per drilling
Replacement key	\$25.00 per key
<p><i>*This is an annual fee per box rental. Safe deposit box sizes vary by location.</i></p>	
<b>GENERAL ACCOUNT FEES</b>	
Account Reconciliation/Research	\$20.00 per hour
Cash Advance	3% of cash advance amount   minimum \$10 maximum \$25
Cashier's Check	\$3.00 per item
Cashier's Check (stop payment)	\$30.00 per item
Collection Item (incoming)	\$25.00 per item
Copy of Statement	\$3.00 per stmt
Dormant/Inactive Membership (after 1 year of dormancy)	\$10.00 per month
Duplicate Deposit Fee	\$30.00 per deposit
FED Bank Wire Outgoing (United States)	\$20.00 per wire
FED Bank Wire Outgoing (Outside United States)	\$35.00 per wire
Garnish/Levy	\$75.00 per item
Insufficient Funds (Share Draft, ACH, Debit Card)	\$20.00 per item
Loan Payment by Phone	\$10.00 per payment
Money Order	\$1.00 per item
Non-AMOCO ATM Transactions - <i>Some terminals have an additional fee for use of their machine.</i>	\$2.00 per transaction
Overdraft Courtesy	\$20.00 per item
Paper Statements	\$3.00 per month
Printed Checks	Based on design and quantity

# Consumer Fee Schedule (cont.)

All fees effective January 1, 2026

General Fees Cont.

Returned Loan Payments (Check or ACH)	\$30.00 per item
Returned Mail (account statements)	\$5.00 per statement
Stop Payment	\$30.00 per item
<b>NON-AMOCO MEMBERS</b>	
Cashier's Check	\$10.00 per item