



Indianhead Credit Union  
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# TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** December 01, 2025

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)	Dividend compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
<input type="checkbox"/> <b>Super Rate Share Savings</b> \$25.00 - \$1,999.99 \$2,000.00 - \$19,999.99 \$20,000.00 and over	0.20 / 0.20 0.30 / 0.30 0.40 / 0.40	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	\$25.00 \$2,000.00 \$20,000.00	Daily Balance	---
<input type="checkbox"/> <b>Super Rate Auxiliary Savings</b> \$25.00 - \$1,999.99 \$2,000.00 - \$19,999.99 \$20,000.00 and over	0.20 / 0.20 0.30 / 0.30 0.40 / 0.40	Monthly	Monthly	Monthly (Calendar)	---	---	\$25.00 \$2,000.00 \$20,000.00	Daily Balance	---
<input type="checkbox"/> <b>Christmas Club</b>	<b>0.50 / 0.50</b>	Monthly	Monthly	Monthly (Calendar)	5.00	---	\$25.00	Daily Balance	Account limitations apply.
<input type="checkbox"/> <b>The Whatever Fund Club</b>	<b>0.50 / 0.50</b>	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	\$25.00	Daily Balance	Account limitations apply.
<input type="checkbox"/> <b>Classic Account (Money Market Account)</b> \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 and Over	1.10/1.106 2.00/2.018 2.80/2.836 3.30/3.350 3.80/3.867	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	---	\$5,000.00	Daily Balance	---
<input type="checkbox"/> <b>My Moolah Savings</b> (ages 0 - 17) \$25.00 - \$3,000.00 \$3,000.01 - \$19,999.99 \$20,000.00 and over	1.30 / 1.31 0.30 / 0.30 0.40 / 0.40	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	\$25.00 \$3,000.01 \$20,000.00	Daily Balance	Account limitations apply.
<input type="checkbox"/> <b>My Moolah Club Account</b> (ages 0 - 17) \$25.00 - \$3,000.00 \$3,000.01 and over	1.50 / 1.51 0.50 / 0.50	Monthly	Monthly	Monthly (Calendar)	\$25.00	---	\$25.00 \$3,000.01	Daily Balance	Account limitations apply.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividend compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
<input type="checkbox"/> <b>Basic Checking</b>	0.25 / 0.25	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$100.00	\$500.00	Daily Balance	---
<input type="checkbox"/> <b>Direct Deposit Checking</b>	0.25 / 0.25	Monthly	Monthly	Monthly (Calendar)	---	---	\$1,000.00	Daily Balance	---
<input type="checkbox"/> <b>ICU Free E-Statement Checking</b>	<b>0.00 / 0.00</b>	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
<input type="checkbox"/> <b>Non-Profit Organization Checking</b>	0.25 / 0.25	Monthly	Monthly	Monthly (Calendar)	---	---	\$500.00	Daily Balance	---
<input type="checkbox"/> <b>IRA Passbook Account</b> \$100.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and over	0.50 / 0.50 0.75 / 0.71 1.00 / 1.01 1.25 / 1.26	Monthly	Monthly	Monthly (Calendar)	\$25.00	---	\$100.00 \$5,000.00 \$25,000.00 \$50,000.00	Daily Balance	---
<input type="checkbox"/> <b>Educational IRA</b> \$100.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and over	0.50 / 0.50 0.75 / 0.71 1.00 / 1.00 1.25 / 1.26	Monthly	Monthly	Monthly (Calendar)	25.00	---	\$100.00 \$5,000.00 \$25,000.00 \$50,000.00	Daily Balance	---
<input type="checkbox"/> <b>Funeral Trust Account</b>	0.40 / 0.40	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	\$100.00	Daily Balance	Account limitations apply.
<input type="checkbox"/> <b>Health Savings Account</b> \$50.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and over	0.25 / 0.25 0.50 / 0.50 0.75 / 0.75 1.00 / 1.01	Monthly	Monthly	Monthly (Calendar)	50.00	---	\$50.00 \$5,000.00 \$25,000.00 \$50,000.00	Daily Balance	---

#### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.**

**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 the

Frequency of compounding in a calendar year. The Dividend Rate and APY may change monthly as determined by the Credit Union Board of Directors. In addition, the fees and characteristics of all accounts may change at any time. The Credit Union will provide reasonable notice on any change in terms (rates, fees, or conditions), as required by law. Reasonable notice may consist of our posting the change(s)

in the lobby or mailing a notice either separately or with statements. Rate changes are posted in the lobby and on our website. Please refer to your copy of your account card for other terms and conditions of your account. The Dividend Rates and APY's are prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The rates and fees disclosed in this brochure are accurate as of the effective date indicated. If you

<p>have any questions or require current rate and fee information on your accounts, please call Credit Union or check our website. The Super Rate Share Savings, Super Rate Auxiliary Savings, Classic Account, IRA Passbook Account, Educational IRA, and Health Savings 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 Super Rate Share Savings, Super Rate Auxiliary Savings, Classic Account, IRA Passbook Account, Educational IRA, and Health Savings 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. For My Moolah Savings and My Moolah Club accounts, each dividend rate will apply only to that portion of the account balance within each balance range.</p> <p><b>2. NATURE OF DIVIDENDS</b> - Dividends are paid from current income and available after required transfer to reserves at the end of a dividend period.</p> <p><b>3.DIVIDEND COMPOUNDING AND CREDITING</b> For compounding and crediting information see individual share type. The Dividend Period is the period of time at the end of which dividends are paid to an account. The Dividend Period begins the first calendar day of the period and ends the last calendar day of the period.</p> <p><b>4.ACCRUAL OF DIVIDENDS</b> – For all earning accounts, dividends will begin to accrue on the business date the deposit is made. If you close your account before accrued dividends are Credited, you will not receive the accrued dividends.</p> <p><b>5.NON-TRANSFERABLE</b> – All accounts are non-</p>	<p>transferable.</p> <p><b>6.BALANCE INFORMATION</b> – To open any account you must deposit or already have on deposit the minimum requires share(s) in a Super Rate 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 Basic Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. If the requirements for Direct Deposit Checking are not met (must have a direct deposit of payroll, social security, pension, or other primary income) a monthly service charge of \$4.00 will be assessed. For Super Rate Share Savings, Super Rate Auxiliary Savings, Christmas Club, The Whatever Fund Club, Classic Account, My Moolah Savings, My Moolah Club, IRA Passbook Account, Educational IRA, Funeral Trust, Basic Checking, Direct Deposit Checking, Non-Profit Organization Checking and Health Savings 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 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 on 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 Balance in the account for each day of the period and dividing that figure by the number of days in the</p>	<p>period.</p> <p><b>7.ACCOUNT LIMITATIONS</b> - For My Moolah Savings and My Moolah Club accounts, you must be under age 18. My Moolah Savings and My Moolah Club accounts must be held with a parent, grandparent, or legal guardian age 18 or older. For Christmas Club and The Whatever Fund Club accounts, any withdrawals after the initial deposit, you will be charged a fee as disclosed in the Schedule of Fees. Only one (1) My Moolah Savings and My Moolah Club per membership. Funeral Trust Accounts are a special purpose account. A Funeral Trust Agreement must be completed between the member, the Credit Union, and the funeral home. No withdrawals are allowed from this account. Exceptions may be made for medical emergency, education, or a death in the family. For Super Rate Share Savings, Super Rate Auxiliary Savings, Christmas Club, The Whatever Fund Club, Classic Account, IRA Passbook Account, Educational IRA, Basic Checking, Direct Deposit Checking, Non-Profit Organization Checking and Health Savings Accounts, no limitations apply.</p> <p><b>8.HOLDS MAY APPLY</b> – The Credit Union reserves the right to place a hold on funds. See our Funds Availability Statement to complete information.</p> <p><b>9.WITHDRAWALS</b> – We may require you to give written notice of seven (7) to fourteen (14) days before your intended withdrawals.</p> <p><b>10.MAXIMUM DEPOSIT</b> – The maximum deposit amount one can make at this is \$1,000,000.00. The amount one can have in their account is \$1,000,000.00. An account that had more than \$1,000,000.00 before 8/1/21 will be grandfathered in.</p> <p><b>11.FEES AND CHARGES</b> – See The Schedule of Fees disclosure for details regarding fees and charges to your account.</p>
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