EMBOLD CREDIT UNION

Effective Date: November 2, 2026

IRA, SEP, Roth, Coverdell, and Deferred Compensation Rate

The rates, and terms applicable to your account at the credit union are provided in this Truth-in-Savings Disclosure. The credit union may offer other rates for these accounts from time to time.

Accounts	Dividend Rate	Annual Percentage Yield (APY)	Minimum Daily Balance to Earn the Stated APY	Minimum Opening Deposit
IRA, SEP, Roth and Coverdell ESA				
$0.01 - $4,999.99	0.324%	0.32%	$0.01	–
$5,000.00 - $24,999.99	0.524%	0.53%	$5,000.00	–
$25,000.00 - $49,999.99	0.623%	0.62%	$25,000.00	–
$50,000.00+	0.722%	0.72%	$50,000.00	–
Deferred Compensation				
$0.01 - $4,999.99	0.324%	0.32%	$0.01	–
$5,000.00 - $24,999.99	0.524%	0.53%	$5,000.00	–
$25,000.00 - $49,999.99	0.623%	0.62%	$25,000.00	–
$50,000.00+	0.722%	0.72%	$50,000.00	–

Truth-In-Savings Disclosure

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

1. **Rate and Account 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 rate and APY may change at any time based on the current rate environment. We reserve the right to adjust our dividend rates and set up tiers (groups based on balance on the account) at any time without prior notification to members. For all other accounts, the dividend rates and APYs are the prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. No monthly maintenance fees or minimum daily balance required.
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. The closure of an account prior to dividends posting will result in the forfeiture of dividends.
3. **Dividend Calculation, Compounding and Crediting.** The daily balance method is used to calculate the dividends on your account. This method applies a daily periodic rate to the principal in the account each day. All dividends are compounded daily and credited monthly.