midcoastfcu.me | 877.964.3262

TRUTH-IN-SAVINGS DISCLOSURE

This Truth-In-Savings Disclosure sets forth the conditions and rates applicable to your accounts with Midcoast Federal Credit Union. The Credit Union may offer other rates and amend the rates contained in this Disclosure from time to time, after any notice required under applicable law. Each accountholder agrees to the terms set forth on this Disclosure and acknowledges that it is part of the Membership Agreement.

Effective Date **September 1, 2026**	Dividend Rate	Annual Percentage Yield %	Minimum Opening Balance	Minimum Balance to Avoid Fee	Minimum Balance to Earn Dividend	Dividends Compounded & Credited	Dividend Period
Checking Accounts (Share Drafts)							
High Yield Checking	*Please refer to separate High Yield Checking Truth-in-Savings Disclosure for details.*						
Coast Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Compass Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Free4ME Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Thrive Debit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Impact Business Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Savings Accounts (Shares)							
Member Savings	0.05%	0.05%	$5.00	$5.00	$5.00	Monthly	Monthly
Special Purpose Savings	0.05%	0.05%	N/A	N/A	N/A	Monthly	Monthly
Sprout Savings	0.05%	0.05%	$5.00	$5.00	$5.00	Monthly	Monthly
Thrive Savings	0.05%	0.05%	$5.00	$5.00	$5.00	Monthly	Monthly
Impact Business Savings	0.05%	0.05%	$5.00	$5.00	$5.00	Monthly	Monthly
Specialty Accounts							
Health Savings Account	0.05%	0.05%	N/A	N/A	N/A	Monthly	Monthly
Mortgage Escrow Account	0.05%	0.05%	N/A	N/A	N/A	Monthly	Monthly
Peak Money Market Account							
$2,500.00 - $25,000.00	0.50%	0.50%	$2,500.00	$2,500.00	$2,500.00	Monthly	Monthly
$25,000.01 - $50,000.00	1.01%	1.01%	$2,500.00	$2,500.00	$2,500.00	Monthly	Monthly
$50,000.01 - $100,000.00	1.24%	1.25%	$2,500.00	$2,500.00	$2,500.00	Monthly	Monthly
$100,000.01 - $250,000.00	1.49%	1.50%	$2,500.00	$2,500.00	$2,500.00	Monthly	Monthly
$250,000.01 - $500,000.00	1.99%	2.01%	$2,500.00	$2,500.00	$2,500.00	Monthly	Monthly
$500,000.01 +	2.23%	2.25%	$2,500.00	$2,500.00	$2,500.00	Monthly	Monthly
Traditional Individual Retirement Account							
$0.00 - $10,000.00	0.30%	0.30%	N/A	N/A	N/A	Monthly	Monthly
$10,000.01 +	0.35%	0.35%	N/A	N/A	N/A	Monthly	Monthly
Roth Individual Retirement Account							
$0.00 - $10,000.00	0.30%	0.30%	N/A	N/A	N/A	Monthly	Monthly
$10,000.01 +	0.35%	0.35%	N/A	N/A	N/A	Monthly	Monthly

Share Certificate Accounts							
6 Month Share or IRA Certificate	2.79%	2.83%	$500	$500	$500	Monthly	Monthly
1 Year Share or IRA Certificate	2.88%	2.92%	$500	$500	$500	Monthly	Monthly
18 Month Share or IRA Certificate	2.95%	2.99%	$500	$500	$500	Monthly	Monthly
2 Year Share or IRA Certificate	3.01%	3.05%	$500	$500	$500	Monthly	Monthly
3 Year Share or IRA Certificate	3.10%	3.14%	$500	$500	$500	Monthly	Monthly
4 Year Share or IRA Certificate	3.19%	3.24%	$500	$500	$500	Monthly	Monthly
5 Year Share or IRA Certificate	3.23%	3.28%	$500	$500	$500	Monthly	Monthly
Share Certificate Specials							
5 Month Share or IRA Certificate	3.59%	3.65%	$500	$500	$500	Monthly	Monthly
10 Month Share or IRA Certificate	3.25%	3.30%	$500	$500	$500	Monthly	Monthly

Truth-In-Savings Account Disclosures

Except as specifically described, the following disclosures apply to all the above accounts.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts, as of the last Dividend Declaration Date, are set forth above. 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 a 365-day period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors except for Share Certificates. For Share certificates, the Dividend Rate and APY on Share Certificates are fixed and will remain in effect until maturity.

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. Dividends are not guaranteed.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month. Except for Money Market Accounts, if your account is closed before accrued dividends are credited, dividends will not be paid.

4. Accrual of Dividends. Dividends will begin to accrue on both cash deposits and noncash deposits (e.g., checks) on the business day that you make the deposit to your account.

5. Balance Information for Non-Money Market Accounts. The minimum balance to open an account, and the minimum average daily balance you must maintain to avoid fees and to earn the annual percentage yield stated for your account is set forth above. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the period. The average daily balance is calculated by adding the balance in your account for each day of the period and dividing that figure by the number of days in the period. Balance Information for Money Market Accounts. The minimum balance to open an account, and the minimum daily balance you must maintain to avoid fees and to earn the annual percentage yield stated for your account is set forth above. Dividends are calculated based upon the daily balance method which applies a daily periodic rate to the balance in the account each day.

6. Tiered Rate Account – Peak Money Market Account. The Peak Money Market Account is a tiered-rate account. The dividend rate and annual percentage yield (APY) applicable to your account are determined by the balance tier into which your account falls. Once your account balance qualifies for a particular tier, the disclosed dividend rate and APY for that tier will apply to the entire account balance. If your account balance falls below a tier threshold, the dividend rate and APY applicable to the lower

tier will apply to the entire account balance.

7. Failure to Maintain Minimum Balance. If you fail to maintain the minimum balance required to earn the applicable dividend rate and annual percentage yield, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement, and you will be assessed applicable fees.

8. Share Certificates automatically renew at maturity. Terms vary, however, upon maturity they will renew at the next highest regular term. Members will be provided a grace period of 10 calendar days during which funds may be withdrawn without penalty. The dividend rate and APY for the renewal term will be the rates in effect for new certificates of the same term on the maturity date.

9. Early Withdrawal Penalty: We may impose a penalty if you withdraw principal from your Share Certificate before maturity. The penalty equals 50% of the dividends that would be earned during the full original term of the certificate, whether earned or not. If earned dividends are insufficient to satisfy the penalty, the remainder may be deducted from principal. The penalty may reduce principal.

10. Share Certificate Special(s) if listed, are available for regular share certificates and traditional IRA certificates only and require an active Midcoast account relationship to be eligible. An active relationship is defined as an active checking account or credit card with a minimum of five transactions in the last 30 days, or an active consumer or home loan. If no active relationship exists, special APY will be less 0.25% for the stated term. Eligibility for promotional certificate rates is determined at account opening. Certificates opened using a promotional rate will retain that fixed rate through maturity regardless of future qualifying activity unless otherwise disclosed in writing.

11. Transaction Limitations: For Peak Money Market Accounts transfer limitations apply. No more than six (6) withdrawals preauthorized, automatic, digital banking, telephone transfers, or transfers made by check may be made from these accounts to another of yours or to a third party in any month.

12. Additional Limitations for IRA Savings Accounts: You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA account. Deposits are not limited. Transfers to a Credit Union IRA Certificate are allowed subject to applicable law, and the minimum balance requirements and other restrictions applicable to the Certificate Account. Early withdrawals from IRA Certificates may be subject to both Credit Union early withdrawal penalties and applicable IRS taxes or penalties.

13. National Credit Union Share Insurance Fund. Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

14. Limitations on Maximum Shares Held by One Member. The Credit Union's Board of Directors may limit the maximum amount of shares one member may hold by resolution, which they may set or change from time to time.

15. Transfer and Assignment. Ownership of an account is not transferable without the written consent of the Credit Union. The Credit Union may, before giving its consent, use any of the funds in the account to repay any debt due to it from any named account owner. Your accounts may be pledged to secure your existing or future obligations owed to this Credit Union.

16. Fees and Charges. Applicable fees and charges set forth in this Disclosure will be assessed against your account(s). A copy of the Credit Union’s Fee Schedule is available on our website at www.midcoastfcu.me or by contacting us at 1-877-964-3262.

17. Par Value Requirements. The Par Value of a membership share, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us is $5.00. The amount of your membership share must be paid into and retained in your share savings account.