Sound FEDERAL CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE, RATES, AND FEE

SCHEDULE EFFECTIVE DATE: November 2026

Sound Federal Credit Union is federally insured by the National Credit Union Administration

ACCOUNT TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	FIXED OR VARIABLE	DIVIDENS CREDITED	MINIMUM BALANCE TO AVOID SERVICE FEE	MINIMUM BALANCE TO EARN THE STATED APY
Draft Checking						
Basic Share Draft Checking	**0.00%**	**0.00%**	--	--	--	--
Extra Value Share Draft Checking	**0.00%**	**0.00%**	--	--	$5,000	--
Premium Value Share Draft Checking	**0.25%**	**0.25%**	Variable	Monthly	$5,000	$1.00
Unique High Interest Draft Checking	**2.11%**	**1.734**	Variable	Monthly	--	$1.00
Share Savings						
Primary Share Savings	**0.05%**	**0.05%**	Variable	Monthly	--	$1.00
Misc. Share Savings	**0.05%**	**0.05%**	Variable	Monthly	--	$1.00
Club Accounts						
Summer Paycheck	**0.05%**	**0.05%**	Variable	Monthly	--	$1.00
Holiday Club	**0.05%**	**0.05%**	Variable	Monthly	--	$1.00
Money Market						
$9,999.99 or below	**0.40%**	**0.40%**	Variable	Monthly	--	--
$10,000.00 to $24,999.99	**0.50%**	**0.50%**				
$25,000.00 to $49,999.99	**0.60%**	**0.60%**				
$50,000.00 or greater	**1.00%**	**1.00%**				
IRA Money Market						
$9,999.99 or below	**0.15%**	**0.15%**	Variable	Monthly	--	--
$10,000.00 to $24,999.99	**0.15%**	**0.15%**				
$25,000.00 to $49,999.99	**0.20%**	**0.20%**				
$50,000.00 or greater	**0.25%**	**0.25%**				
Roth IRA Money Market						
$9,999.99 or below	**0.15%**	**0.15%**	Variable	Monthly	--	--
$10,000.00 to $24,999.99	**0.15%**	**0.15%**				
$25,000.00 to $49,999.99	**0.20%**	**0.20%**				
$50,000.00 or greater	**0.25%**	**0.25%**				
Coverdell ESA Money Market						
$9,999.99 or below	**0.40%**	**0.40%**	Variable	Monthly	--	--
$10,000.00 to $24,999.99	**0.50%**	**0.50%**				
$25,000.00 to $49,999.99	**0.60%**	**0.60%**				
$50,000.00 or greater	**1.00%**	**1.00%**				

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TRUTH-IN-SAVINGS DISCLOSURE, RATES, AND FEE SCHEDULE

ACCOUNT TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	FIXED OR VARIABLE	DIVIDENDS CREDITED	MINIMUM OPENING DEPOSIT	EARLY WITHDRAWAL PENALTY	RENEWALS
Share Certificate							
3 Months	**0.15%**	**0.15%**	Fixed	Monthly	$500.00 over age 21 Or $500.00 age 21 and under	30 Days Dividends	Automatic with 10-day grace period
6 Months	**0.20%**	**0.20%**				30 Days Dividends	
12 Months	**2.00%**	**2.02%**				90 Days Dividends	
13 Months	**4.25%**	**4.33%**				90 Days Dividends	
18 Months	**2.50%**	**2.53%**				90 Days Dividends	
24 Months	**0.50%**	**0.50%**				90 Days Dividends	
36 Months	**0.60%**	**0.60%**				90 Days Dividends	
48 Months	**0.70%**	**0.70%**				90 Days Dividends	
60 Months	**1.25%**	**1.26%**				90 Days Dividends	
IRA Certificate							
3 Months	**0.20%**	**0.20%**	Fixed	Monthly	$500.00 over age 21 or $500.00 age 21 and under	30 Days Dividends	Automatic with 10-day grace period
6 Months	**0.25%**	**0.25%**				30 Days Dividends	
12 Months	**2.00%**	**2.02%**				90 Days Dividends	
13 Months	**3.50%**	**3.56%**				90 Days Dividends	
18 Months	**2.50%**	**2.53%**				90 Days Dividends	
24 Months	**0.55%**	**0.55%**				90 Days Dividends	
36 Months	**0.65%**	**0.65%**				90 Days Dividends	
48 Months	**0.75%**	**0.75%**				90 Days Dividends	
60 Months	**1.30%**	**1.31%**				90 Days Dividends	
Roth IRA Certificate							
3 Months	**0.20%**	**0.20%**	Fixed	Monthly	$500.00 over age 21 or $500.00 age 21 and under	30 Days Dividends	Automatic with 10-day grace period
6 Months	**0.25%**	**0.25%**				30 Days Dividends	
12 Months	**2.00%**	**2.02%**				90 Days Dividends	
13 Months	**3.50%**	**3.56%**				90 Days Dividends	
18 Months	**2.50%**	**2.53%**				90 Days Dividends	
24 Months	**0.55%**	**0.55%**				90 Days Dividends	
36 Months	**0.65%**	**0.65%**				90 Days Dividends	
48 Months	**0.75%**	**0.75%**				90 Days Dividends	
60 Months	**1.30%**	**1.31%**				90 Days Dividends	
Coverdell ESA Certificate							
3 Months	**0.20%**	**0.20%**	Fixed	Monthly	$500.00 over age 21 Or $500.00 age 21 and under	30 Days Dividends	Automatic with 10-day grace period
6 Months	**0.25%**	**0.25%**				30 Days Dividends	
12 Months	**2.00%**	**2.02%**				90 Days Dividends	
18 Months	**2.50%**	**2.53%**				90 Days Dividends	
24 Months	**0.55%**	**0.55%**				90 Days Dividends	
36 Months	**0.65%**	**0.65%**				90 Days Dividends	
48 Months	**0.75%**	**0.75%**				90 Days Dividends	
60 Months	**1.30%**	**1.31%**				90 Days Dividends	

Section	Details
1. Rate Information	The Annual Percentage Yield (APY) reflects the total interest to be paid on an account based on the interest rate and frequency of compounding for a one-year period. • **For non-term accounts** (Share, Checking, Money Market, Holiday Club): Rates and APYs may change monthly at the discretion of the Board of Directors. To earn the stated APY, you must maintain any minimum opening deposit and/or daily balance as indicated above. • **For term/certificate accounts**: The interest rate and APY are fixed for the initial term. Renewal rates will be those in effect at the time of renewal. The APY assumes interest remains on deposit until maturity; withdrawals of interest will reduce earnings.
2. Compounding and Crediting	Dividends are compounded and credited according to the schedule above. A "Month" begins on the first calendar day and ends on the last calendar day. Dividends will be credited according to the account's stated schedule.
3. Minimum Balance Requirements	Minimum balance requirements are set forth above and may include: • Minimum opening deposit to open the account • Minimum daily balance to earn the stated APY • Minimum balance to avoid service fees **Draft Checking Accounts with $5,000 Requirement:** • **Extra Value Draft Checking:** To earn the stated APY, you must maintain a **combined daily balance of $5,000 across all deposit accounts**. • **Premium Value Draft Checking:** To earn the stated APY, you must maintain a **combined daily balance of $5,000 across all deposit accounts** and be enrolled in **direct deposit** and **eStatements**. **Share Savings and Club Accounts:** • **Primary Share Savings:** To earn the stated APY, and to remain an active member, you must maintain a minimum balance of $1.00 (The par value of one share in this credit union is disclosed in the Fee Schedule.) • **Misc. Share Savings:** To earn the stated APY, you must maintain a minimum balance of $1.00. • **Summer Paycheck:** To earn the stated APY, you must maintain a minimum balance of $1.00. • **Holiday Club:** To earn the stated APY, you must maintain a minimum balance of $1.00.
4. Balance Computation Method	• **Share Savings, Misc. Share Savings, Summer PayCheck Accounts, and Holiday Club:** Average Daily Balance Method — adds each day's balance for the period, divides by the number of days, then applies the periodic rate. • **Unique High Interest Draft Checking, Premium Value Share Draft Checking, Money Market, IRA Money Market, Roth IRA Money Market, Coverdell ESA Money Market Accounts:** Daily Balance Method — applies a daily periodic rate to the balance each day; daily interest totals are added and credited according to the schedule. • **Term/Certificate Accounts:** Interest is calculated according to the stated APY and compounded per the schedule above.
5. Accrual of Dividends	Dividends begin to accrue on the business day cash or noncash items (e.g., checks) are deposited. Dividends accrue daily on the balance. • **Non-term accounts:** Accrued dividends are paid even if the account is closed. • **Term/Certificate accounts:** Accrued dividends are paid according to the account maturity or withdrawal rules.
6. Transaction Limitations	• **Term/Certificate Accounts:** Withdrawals before maturity may be subject to early withdrawal penalties (see Section 7).
7. Early Withdrawal; Penalties (Certificates/Term Accounts Only)	A penalty may be imposed for withdrawals before maturity. Penalties are calculated as a forfeiture of part of the interest earned or that would have been earned and may be deducted from principal. The APY assumes interest remains on deposit until maturity; withdrawals reduce earnings. **Exceptions:** No penalty is imposed if: 1. The account owner dies or is legally declared incapacitated. 2. The account is an IRA and withdrawn within 7 days of establishment. 3. The account owner is 59½ years old or disabled (IRA).
8. Maturity and Renewal (Certificates/Term Accounts Only)	Certificates mature according to the term indicated above and as shown on your statement. Unless otherwise instructed, accounts automatically renew at maturity. A grace period is provided after maturity to withdraw funds without penalty.
9. Variable Rate Information	For variable-rate accounts, rates are set at the Board of Directors' discretion and may change monthly. There are no limitations on the amount of change. • **Unique High Interest Draft Checking:** Rate = prior month's average 1-Month Treasury Bill minus 2%, with a floor of 1% and ceiling of 5%.
10. Change in Terms	Sound Federal Credit Union may change account rates, fees, and other terms as permitted by applicable law. For Variable-Rate accounts, the dividend rate and APY may change as disclosed above. Fees and charges applicable to accounts are disclosed in the Fee Schedule, which is incorporated into this disclosure by reference. The Fee Schedule is available online and in-branch. Fees are subject to change in accordance with applicable law. Advanced notice of changes will be provided as required under NCUA regulations.

Sound
FEDERAL CREDIT UNION

FEE SCHEDULE

Share Fees

Par Value of One Share (must remain in account at all times)	$1.00
Overdraft Transfer from Savings – per transfer	$5.00

Share Draft Monthly Fees

Basic Value Draft Checking	FREE
Extra Value Draft Checking (waived with $5,000 minimum daily balance)	$4.95
Premium Value Draft Checking (waived with $5,000 minimum daily balance, direct deposit, and enrolled in eStatements)	$20.00
Unique High Interest Draft Checking	FREE

Overdraft & Courtesy Pay

Paid NSF (Insufficient Funds) – per attempt	$30.00
Returned NSF (Insufficient Funds) – per attempt	$30.00

*maximum number of paid and/or returned fees charged daily is five per account.

Other Share and Share Draft Fees

Paper Statement – monthly/quarterly (waived if enrolled in eStatements. Ages 18 and under and 65 and older are exempt)	$3.00
Telephone Transfer by MSR – per transfer	$1.00
Inactive Account – per month (after one year of inactivity)	$5.00
Expedited Online Bill Pay	$15.00
Statement Copy	$5.00
Account Activity Printout	$3.00
Returned Mail (After two returned items)	$5.00
Escheatment (abandoned property that is remitted to the state)	$50.00
Garnishments/Levies	$75.00
Deposit Returned Check	$25.00
ACH/Check Stop Payment	$30.00
P2P Transfer/Payment Return	$30.00
Money Order	$3.00
Official Check	$5.00
Domestic Wire Transfer	$25.00
International Wire Transfer	$40.00
Incoming Wire Transfer	$10.00

MasterCard Debit Card & ATM Fees

Debit Card Replacement	$15.00
Expedited Debit Card Delivery	$30.00
International Transaction (applies to ATM and Debit Card transactions. 1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency)	1%
At Sound FCU ATM	FREE
At AllPoint®/MoneyPass® ATM	FREE
Out of Network ATM – per transaction (ATM owner's fees/surcharges may also apply)	$3.00

VISA Credit Card Fees

Credit Card Replacement	$15.00
Expedited VISA Delivery	$30.00
VISA Cash Advance	$10.00
International Transaction (applies to ATM and Debit Card transactions. 1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency)	1%
VISA Late Payment	$25.00
VISA Returned Payment	$25.00

Other Fees

Gift Card – per card	$4.00
Retirement Plan Transfer	$35.00
Research Charges ($25/hour and $0.20/page. minimum charge of $25.00)	VARIES
Check Copy	$2.00
In-Branch Check Printing	VARIES
Mortgage Subordination	$100.00
Skip-A-Pay – per loan	$30.00