TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION
DATE Monthly: 10/31/2026

The rates, fees and terms applicable to your account at Department Of The Interior Federal 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	
Savings	$25.00 to $1,499.99 0.15% / 0.15% $1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$25.00	Average Daily Balance	—
Little Buffalos Savings	$25.00 to $1,499.99 0.15% / 0.15% $1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$25.00	Average Daily Balance	—
Teen Savings	$25.00 to $1,499.99 0.15% / 0.15% $1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$25.00	Average Daily Balance	—
Secondary Savings	$25.00 to $1,499.99 0.15% / 0.15% $1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	$25.00	Average Daily Balance	—
Emergency Savings	$25.00 to $1,499.99 0.15% / 0.15% $1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	$25.00	Average Daily Balance	—
Young Adult Savings	$25.00 to $1,499.99 0.15% / 0.15% $1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$25.00	Average Daily Balance	—
IRA Savings	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Roth Savings	0.25% / 0.25%								
Holiday Club Savings	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club Savings	0.20% / 0..20%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

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Money Market	$1,000.00 to $4,999.99 0.50% / 0.51% $5,000.00 to $9,999.99 0.60% / 0.60% $10,000.00 to $24,999.99 0.65% / 0.65% $25,000.00 to $49,999.99 0.70% / 0.70% $50,000.00 to $74,999.99 0.75% / 0.75% $75,000.00 to $99,999.99 0.80% / 0.80% $100,000.00 or greater 0.85% / 0.85%	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.00	Average Daily Balance	—
Digital Spend Account Qualifications Met (see section 12) **Qualification Not Met (see section 12)**	$0.00 to $9,999.99 3.00% / 3.01% $10,000.00 or greater 0.50% /3.01% to 0.05% 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Young Adult Spend Account	$0.00 to $499.99 3.00% / 3.01% $500.00 or greater 0.05% / 3.01% to 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Teen Spend Account	$0.00 to $499.99 3.00 / 3.01% $500.00 or greater 0.05% / 3.01% to 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

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 Savings, Little Buffalos Savings, Teen Savings, Secondary Savings, Emergency Savings, Young Adult Savings, IRA Savings, Roth Savings, Holiday Club Savings, Vacation Club Savings, Money Market, Digital Spend, Young Adult Spend, and Teen Spend accounts, the dividend rate and annual percentage yield may change Monthly 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 Rate Schedule. Savings, Little Buffalos Savings, Teen Savings, Secondary Savings, Emergency Savings, Young Adult Savings, Money Market, Young Adult Spend, and Teen Spend 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 Savings, Little Buffalos Savings, Teen Savings, Secondary Savings, Emergency Savings, Young Adult Savings, and Money Market 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 Young Adult Spend and Teen Spend accounts, each dividend rate will apply only to that portion of the account balance within each balance range. Digital Spend accounts are tiered rate accounts. Please refer to section 12 for additional details about these accounts.

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.

3. 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.

4. 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings or Money Market 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 Savings, Little Buffalos Savings, Teen Savings, Secondary Savings, Emergency Savings, Young Adult Savings, and Money Market 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 requirement 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 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.

lance 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.

6. ACCOUNT LIMITATIONS — For Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Holiday Club Savings account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Savings and Roth Savings accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Savings, Little Buffalos Savings, Teen Savings, Secondary Savings, Emergency Savings, Young Adult Savings, Vacation Club Savings, Money Market, Digital Spend, Young Adult Spend, and Teen Spend accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, 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 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 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.

8. BONUS —

$50 Refer a Friend Bonus = After a new membership has been opened the $50 bonus will be deposited in the referring and referred members' savings account when the following conditions are met: A new account requires a $25 opening deposit; a checking account with a minimum of $50; and a direct deposit is established. Both must be maintained for at least 90 days with the minimum amounts stated above. $50 deposit amounts will be paid quarterly (April 30, July 31, October 31, January 31).

9. 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	$25.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate Schedule 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.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

12. DIGITAL SPEND ACCOUNT — For Digital Spend accounts, you may qualify for a higher divided rate and annual percentage yield if you meet the applicable minimum monthly qualifications requirements. To meet the minimum monthly qualification requirements you must: a) have an electronic direct deposit(s) (via the ACH network) totaling $1,000.00 or more into your Digital Spend Account; b) make 12 Interior Federal Credit Union debit card or credit card purchase transactions that post and settle to your account; c) make at least 1 Interior Federal Credit Union Digital Banking login; and d) make 2 Interior Federal Credit Union Digital Wallet (debit/credit) transactions, which count towards the 12 Interior Federal Credit Union debit card or credit card transactions from requirement "b" above. A Digital Wallet transaction is a purchase using Apple Pay®, Samsung Pay®, Google Pay™, and Garmin Pay™ attached to your Interior Federal Credit Union's debit card or credit card. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month through the last day of the calendar month. An account transaction may take one or more business days from the date of the transaction was made to post and settle to your account. All transactions must post and settle to the same membership during the monthly qualification cycle in order to qualify for the higher dividend rate and annual percentage yield. The Credit Union relies on the accuracy, integrity, and the promptness of reported data from multiple sources to determine whether the minimum monthly qualification requirements have been met for the Digital Spend account or Certificate Loyalty Rewards. Interior FCU does not guarantee the accuracy, integrity, and promptness of the reported data. Some transactions may not be recorded if there are interruptions with receiving the reported data, which may result in you not qualifying for the higher dividend rate during a calendar month or Certificate Loyalty Rewards. If you meet the minimum monthly qualification requirements, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is from $0.00 to $9,999.99. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $10,000.00 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum monthly qualification requirements, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your account. Dividends will be posted on the first day of the following calendar month.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/2/2026

The rates, fees and terms applicable to your account at Department Of The Interior Federal 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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Certificate**		Fixed Rate	$500.00	Monthly	Monthly	Account's Term	Allowed - See Transaction Limitations section	Allowed - See Transaction Limitations section	Automatic
3 Month	3.00% / 3.04%								
6 Month	3.65% / 3.71%								
7 Month	**N/A**								
12 Month	3.85% / 3.92%								
18 Month	**N/A**								
24 Month	3.35% / 3.40%								
30 Month	**N/A**								
36 Month	3.50% / 3.56								
48 Month	3.45% / 3.51%								
60 Month	3.45% / 3.51%								
☐ **Jumbo Certificate**		Fixed Rate	$100,000.00	Monthly	Monthly	Account's Term	Allowed - See Transaction Limitations section	Allowed - See Transaction Limitations section	Automatic
3 Month	**N/A**								
6 Month	**N/A**								
7 Month	**N/A**								
12 Month	**N/A**								
18 Month	**N/A**								
24 Month	**N/A**								
30 Month	**N/A**								
36 Month	**N/A**								
48 Month	**N/A**								
60 Month	**N/A**								
☐ **Young Adult and Minor Accumulator Certificate**		Fixed Rate	$50.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Not Automatic
24 Month	3.35% / 3.40%								
☐ **Bump-Up Certificate**		Variable Rate - Member has discretion	$500.00	Monthly	Monthly	Account's Term	Allowed - See Transaction Limitations section	Allowed - See Transaction Limitations section	Automatic
20 Month	3.25% / 3.30%								
56 Month	3.35% / 3.40%								

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☐ Jumbo Bump-Up Certificate		Variable Rate - Member has discretion	$100,000.00	Monthly	Monthly	Account's Term	Allowed - See Transaction Limitations section	Allowed - See Transaction Limitations section	Automatic
20 Month	**N/A**								
56 Month	**N/A**								

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 Certificate, Jumbo Certificate, and Young Adult and Minor Accumulator Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your 20 Month Bump-Up Certificate and 20 Month Jumbo Bump-Up Certificate account(s), you may increase the rate one time to the rate currently in effect for the 24 Month Certificate accounts. During the term of your 56 Month Bump-Up Certificate and 56 month Jumbo Bump-Up Certificate account(s), you may increase the rate one time to the rate currently in effect for the 60 Month Certificate accounts. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For Young Adult and Minor Accumulator Certificate accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For accounts that renew automatically at maturity, you have a ten (10) calendar day grace period during which unlimited additional deposits are allowed. No additional deposits are permitted after the grace period until the next maturity date. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 12 months	30 days' dividends
Terms of 12 months to less than 24 months	90 days' dividends
Terms of 24 months to less than 48 months	180 days' dividends
Terms of 48 months and over	365 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the account owner forfeits an amount at least equal to the simple dividends earned in the amount withdrawn.

(iii) Where the account is an IRA or Keogh and the account owner becomes disabled.

(iv) Where the account is an IRA or a Keogh and the account owner becomes subject to the required minimum distribution rules of the Internal Revenue Code.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date. The 18 Month Certificate will automatically renew for a 12 Month Certificate at the time of renewal. The 7 Month Certificate will automatically renew for a 6 Month certificate at the time of renewal. The 30 Month Certificate will automatically renew for a 24 Month certificate at the time of renewal.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. CERTIFICATE LOYALTY REWARDS — Based on the tenure of your membership, you may be eligible for an increased dividend rate on a new regular or IRA certificate. Jumbo and bump up certificates are not eligible. The increased dividend rate will not apply when the certificate is renewed. To qualify for the Certificate Loyalty Reward, you must have a Digital Spend Account on the same membership, along with having met the 4 Digital Spend Account requirements for 2 out of the last 3 months, excluding the previous month, to earn the increased certificate dividend rate. For example: In July, the qualification period is March, April, May excluding the previous month of June. The Credit Union relies on the accuracy, integrity, and the promptness of reported data from multiple sources to determine whether the minimum monthly qualification requirements have been met for the Digital Spend account or Certificate Loyalty Rewards. Interior FCU does not guarantee the accuracy, integrity, and promptness of the reported data. Some transactions may not be recorded if there are interruptions with receiving the reported data, which may result in you not qualifying for the higher dividend rate during a calendar month or Certificate Loyalty Rewards. The minimum balance required is $10,000.00. The increased certificate dividend rate is for certificate balances between $10,000.00 and $99,999.99. The membership tenure and level of increased certificate dividend rates are based on the membership's opening date at the time the certificate will be opened. A membership tenure of 1 year to 4 years will receive a .05% added to the current certificate dividend rate at the time of the certificate being opened. A membership tenure of 5 years to 9 years will receive a .10% added to the current certificate dividend rate at the time of the certificate being opened. A membership tenure of 10 years or more will receive a .25% added to the current certificate dividend rate at the time of the certificate being opened.

12. 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	$25.00
Number of Shares Required	1

