Money Market Advantage

Product-Specific Disclosure and Account Agreement

Effective Date: August 3, 2026

Quick Reference Summary

Disclosure Item	Money Market Advantage Term
Minimum opening deposit	$25
Minimum balance to earn dividends	$25 daily balance
Rate structure	Reverse-tier balance structure; applicable tier rate applies to the entire balance
Dividend calculation	Calculated daily, compounded monthly, and credited monthly
Fees	Fees may reduce earnings; see Fee Schedule.

Important Account Relationship

1. This Product-Specific Disclosure supplements and is incorporated into the UCU Membership and Account Agreement, Truth in Savings Disclosures, Fee Schedule, and any account-opening receipt or record.
2. If this disclosure conflicts with other general account terms, the product-specific terms in this disclosure govern only for this account, unless applicable law or another written agreement provides otherwise.

1. Product Overview and Eligibility

Money Market Advantage is a variable-rate money market savings account with a low opening deposit requirement and no checking account or qualifying deposit requirement to earn the applicable balance-tier rate. The account uses a reverse-tier rate structure, which means the highest dividend rate is associated with lower balances and the applicable dividend rate decreases as the account balance moves into higher tiers.

- Minimum opening deposit: $25.
- Minimum daily balance required to earn dividends: $25.
- No UCU checking account is required to earn the applicable Money Market Advantage balance-tier rate.
- No monthly direct deposit or qualifying deposit requirement applies to this product.

Membership Requirement

You must be eligible for membership in UCU and must purchase and maintain at least one share in savings as required by UCU's Bylaws. UCU's current rate sheet states that a $5 minimum balance is required to maintain membership.

Account Ownership

This account may be opened under ownership forms allowed by UCU for eligible members. Joint owners and authorized signers are subject to the Membership and Account Agreement, including ownership, access, liability, and account information access provisions.

2. Dividend Rate, APY, and Balance Tiers

The Dividend Rate and Annual Percentage Yield (APY) for this account are variable and may change at any time as determined by UCU. Rates are accurate as of the last dividend declaration date and are subject to change before or after account opening. Fees may reduce earnings.

Balance Tier	Dividend Rate	APY
$25.00 - $2,000.00	1.982%	2.000%
$2,000.01 - $5,000.00	1.490%	1.500%
$5,000.01 - $10,000.00	0.995%	1.000%
$10,000.01 - $50,000.00	0.250%	0.250%
$50,000.01 - $100,000.00	0.200%	0.200%
$100,000.01 and above	0.150%	0.150%

Rate Application

Once the account balance qualifies for a tier, the corresponding dividend rate and APY apply to the entire account balance. The account is not a split-tier product for purposes of this disclosure.

Compounding, Crediting, and Accrual

- Dividends are calculated daily, compounded monthly, and credited monthly.
- Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- Dividends begin to accrue on noncash deposits, such as checks, on the business day you make the deposit to your account.
- If you close the account before accrued dividends are credited, accrued dividends will not be paid.

Balance Computation Method

Dividends are calculated using the Average Daily Balance method. Under this method, UCU applies a daily periodic rate to the average daily balance in the account for the dividend period. To determine the average daily balance, UCU adds the ending balance in the account for each day of the dividend period and divides that amount by the number of days in the dividend period.

3. Deposits, Withdrawals, and Account Access

Deposits

Funds may be deposited to this account in any manner approved by UCU, subject to UCU's Membership and Account Agreement, Funds Availability Policy, Electronic Services Agreement, Truth in Savings Disclosures, and Fee Schedule. Deposits are subject to verification and final payment.

Access Methods

Subject to UCU approval, available services, and applicable limitations, you may access funds through methods permitted for UCU money market accounts, including in person, by ATM, by mail, by automatic transfer, by telephone, through Online Banking, through Mobile Banking, and through other UCU-authorized access methods.

4. Funds Availability, Holds, and Electronic Services

Available Balance and Sufficient Funds

UCU may permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal.

Funds Availability for Non-Transaction Accounts

Savings accounts, money market accounts, and certificate accounts are not intended for daily transaction purposes and may be subject to different funds availability standards than checking or share draft accounts.

Except where otherwise required by applicable law, the Credit Union reserves the right to delay the availability of all or part of any deposit made to a savings account, money market account, or certificate account, including deposits made by check, draft, ACH transfer, electronic funds transfer, wire transfer, remote deposit capture, mobile deposit, or other means.

Funds deposited into these accounts may be unavailable for withdrawal, transfer, pledge, or other use for up to ten (10) business days following the date of deposit or receipt of funds. The Credit Union may make funds available sooner in its sole discretion.

During any period in which funds are subject to a hold, the deposit shall be considered received by the Credit Union for purposes of dividend or interest accrual in accordance with the applicable account disclosures and Truth in Savings requirements. A hold on funds availability does not affect the accrual of dividends or interest otherwise payable on collected funds.

The Credit Union may impose longer delays where permitted by law, including but not limited to circumstances involving suspected fraud, account abuse, legal process, security concerns, operational disruptions, or circumstances affecting collectability or verification of the deposit.

Remote Deposit Capture

If UCU makes remote deposit capture available for this account, deposits made through that service are subject to proof, verification, image quality requirements, deposit prohibitions, and the funds availability terms in UCU's Membership and Account Agreement. Funds from items deposited through Deposit Capture will generally be available on the second business day following the day of deposit, pending verification and any additional holds permitted by UCU's Funds Availability disclosure.

Electronic Services

Electronic funds transfer services, including Online Banking, Mobile Banking, ACH transactions, ATM access, card access if applicable, direct deposits, phone transfers, and computer transfers, are governed by UCU's Electronic Services Agreement and other applicable agreements. You are responsible for maintaining the confidentiality of usernames, passwords, PINs, access codes, and other authentication credentials.

Statements and Notices

If UCU provides a periodic statement for your account, you are responsible for promptly examining it and reporting any irregularities. Notices provided to any one account owner are considered notice to all owners of the account. Electronic statements and notices are governed by the applicable electronic delivery terms.

5. Fees, Changes in Terms, and Account Closure

Fees

Fees may reduce earnings on this account. UCU may impose fees and charges for deposit account services as set forth in the Fee Schedule. The Fee Schedule is incorporated into the Membership and Account Agreement and may be changed from time to time as permitted by law.

Changes in Terms

All rates and terms are subject to change without notice unless notice is required by applicable law. UCU may change the dividend rate, APY, qualification requirements, balance tiers, transaction limitations, fees, account terms, or other conditions as permitted by the Membership and Account Agreement, Truth in Savings Disclosures, Fee Schedule, and applicable law.

Denial, Suspension, or Termination of Account Services

UCU may deny, suspend, restrict, or terminate account services for reasons not prohibited by law, including failure to satisfy account qualifications or conditions, breach of agreement, suspected unauthorized use, suspected illegal or fraudulent activity, abusive or threatening behavior, account conduct that poses undue risk to UCU, or other reasons described in the Membership and Account Agreement.

Account Closure

You may close the account by notifying UCU as required by the Membership and Account Agreement. UCU may terminate the account or require that it be closed for reasons not prohibited by law, including fraud, disputes over ownership, misuse, excessive returned items, violation of account terms, misrepresentation, or other account abuse. If the account is closed before accrued dividends are credited, accrued dividends will not be paid.

Legal Capacity, Tax Reporting, and Backup Withholding

You must provide identifying information and taxpayer identification information required by law and UCU account-opening procedures. If the account is or becomes subject to backup withholding, UCU is required by law to withhold and pay the required amount to the Internal Revenue Service under applicable conditions.

(If paper-based disclosures are sent out the Fee Schedule hard copy must be provided.)