

TRUTH IN SAVINGS ACCOUNT DISCLOSURE - SAVINGS & CHECKING

IDB Global Federal Credit Union
1300 New York Avenue NW
Washington, DC 20577
September 14, 2023

This disclosure contains information about terms, fees, and dividend rates for some of the accounts we offer.

Dividend Rates and Annual Percentage Yields are current as of 09-14-2023.
For current rate information call (202) 623-3363.

PRIMARY SHARE SAVINGS

Rate Information: This Account is a dividend bearing account. The prospective dividend rate on the account is 0.40% with an anticipated annual percentage yield of 0.40% for the current dividend period.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

SHARE SAVINGS

Rate Information: This Account is a dividend bearing account. The prospective dividend rate on the account is 0.40% with an anticipated annual percentage yield of 0.40% for the current dividend period.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

HIGH YIELD SAVINGS ACCOUNT

Rate Information: This Account is a dividend bearing account. If the daily balance is less than \$10,000.00, the prospective dividend rate paid on the entire balance in the account will be 0.05% with a prospective annual percentage yield of 0.05%. If the daily balance is more than \$9,999.99, but less than \$100,000.00, the prospective dividend rate paid on the entire balance in the account will be 0.50% with a prospective annual percentage yield of 0.50%. If the daily balance is more than \$99,999.99, but less than \$250,000.00, the prospective dividend rate paid on the entire balance in the account will be 0.75% with a prospective annual percentage yield of 0.75%. If the daily balance is more than \$249,999.99, but less than \$500,000.00, the prospective dividend rate paid on the entire balance in the account will be 1.00% with a prospective annual percentage yield of 1.00%. If the daily balance is more than \$499,999.99 the prospective dividend rate paid on the entire balance in the account will be 1.25% with a prospective annual percentage yield of 1.26%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

KID'S CLUB SHARE SAVINGS

Rate Information: This Account is a dividend bearing account. The prospective dividend rate on the account is 0.40% with an anticipated annual percentage yield of 0.40% for the current dividend period.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

CHECKING (SHARE DRAFT) - PERSONAL

Rate Information: This Account is a dividend bearing account. The prospective dividend rate on the account is 0.10% with an anticipated annual percentage yield of 0.10% for the current dividend period.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

There is no minimum balance required to open this account.

CHECKING (SHARE DRAFT) - NON-PERSONAL

Rate Information: This Account is a dividend bearing account. The prospective dividend rate on the account is 0.10% with an anticipated annual percentage yield of 0.10% for the current dividend period.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

There is no minimum balance required to open this account.

KASASA CASH

Account Overview:

Kasasa Cash: A free variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account:

This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

IDB Global Federal Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over three consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. IDB Global Federal Credit Union check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash account, any optional add-on products / services associated with this account will also be terminated at the same time.

Dividend Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Dividends will be compounded on a monthly basis. Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the business day you deposit noncash items (for example, checks).

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which IDB Global Federal Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Go to <https://www.idbglobalfcu.org/> or contact us at 202-623-3363 for specific Statement Cycle dates.

Balance Computation Method:

We use the daily balance method to calculate the dividends in your Kasasa Cash account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

Dividend Rate & Annual Percentage Yield:

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion and we may change the dividend rate on your account at any time, without any limitations, and without notice to you.

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle daily balances up to and including \$10,000 in your Kasasa Cash account earn a dividend rate of 3.93% resulting in an APY of 4.00%; and daily balances over \$10,000 earn a dividend rate of 0.25% on the portion of the daily balance over \$10,000 resulting in a range from 4.00% to 0.63% APY depending on the account's daily balance. APY calculation range above is based on an assumed balance of \$100,000. Rates and rewards are variable and may change after the account is opened.

When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the dividend rate earned on the entire daily balance in the account will be 0.05% resulting in an APY of 0.05%;

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 12 qualified debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Go to <https://www.idbglobalfcu.org/> or contact us at 202-623-3363 for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Go to <https://www.idbglobalfcu.org/> or contact us at 202-623-3363 for specific Statement Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$10,000 in your Kasasa Cash account earn a dividend rate of 3.93% resulting in an APY of 4.00%; and daily balances over \$10,000 earn a dividend rate of 0.25% on the portion of the daily balance over \$10,000.00, resulting in a range 4.00% to 0.63% APY depending on the account's daily balance. APY calculation range above is based on an assumed balance of \$100,000. Rates and rewards are variable and may change after account is opened.

You will receive reimbursements up to \$15 for nationwide ATM withdrawal fees, a maximum of \$5 per transaction incurred within your Kasasa Cash account during the Monthly Qualification Cycle in which you qualified. **NOTE: ATM fee reimbursements only apply to Kasasa Cash and Kasasa Cash Back transactions via ATM.**

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.05% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. At least 12 debit card transactions monthly, online banking or mobile banking login required (Minimum once a month), e-Statement required are condition(s) of these account(s). Limit of one account(s) per member number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed,

you will forfeit any rewards that have not been credited to your account. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Rate Information: This Account is a dividend bearing account. The prospective dividend rate on the account is 0.05% with an anticipated annual percentage yield of 0.05% for the current dividend period.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

Dividend Period: For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 01-01-2023 and the ending date of such dividend period is 01-31-2023. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 01-31-2023.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

There is no minimum balance required to open this account.

KASASA CASH BACK

Account Overview:

Kasasa Cash Back: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based / signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account:

This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

IDB Global Federal Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over three consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A IDB Global Federal Credit Union check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 12 qualified debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Go to <https://www.idbglobalfcu.org/> or contact us at 202-623-3363 for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Go to <https://www.idbglobalfcu.org/> or contact us at 202-623-3363 for specific Statement Cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$250 qualified debit card purchases that post and settle to the account during that cycle period. A maximum of \$10 cash-back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to \$15 for nationwide ATM withdrawal fees, a maximum of \$5 per transaction incurred within your Kasasa Cash Back account during the Monthly Qualification Cycle in which you qualified. **NOTE: ATM fee reimbursements only apply to Kasasa Cash and Kasasa Cash Back transactions via ATM.**

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. At least 12 debit card transactions monthly, online banking or mobile banking login required (Minimum once a month), e-Statement required are condition(s) of these account(s). Limit of one account(s) per member number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash Back account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

There is no minimum balance required to open this account.

COMMON FEATURES

Bylaw Requirements. You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

Par Value of Shares. The par value of a share in the credit union is \$50.00.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

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

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