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DIVIDEND RATE AND SAVINGS CERTIFICATE DISCLOSURES

For complete disclosure and penalty information, please read reverse side.

Rates Effective: 11/1/2026

Remain in effect until further notice of change

RATES FOR REGULAR AND IRA SAVINGS CERTIFICATES		
Term in Months	**^APY**	**Dividend Rate**
6	4.000%	3.922%
12	4.250%	4.162%
24	4.250%	4.162%
36	4.250%	4.162%
60	4.250%	4.162%

These dividend rates and APYs are effective for the dates shown above and may change without notice. Must be a TruWest member with a minimum $5 deposit. A penalty may be imposed for early withdrawal. Fees could reduce earnings. Dividends are fixed for the term of the certificate. ^APY is Annual Percentage Yield.

I. RATE INFORMATION

The dividend rate and Annual Percentage Yield ("APY") on Savings Certificates ("Certificates") are disclosed on the Dividend Rate and Savings Certificate Disclosure. These APYs are based on the assumption that dividends (earnings) will remain in the Certificate until maturity. Dividend payments prior to maturity will result in a lower APY and a reduction in earnings.

For all Certificates, the dividend rate is fixed and will remain in effect for the entire term of the Certificate. Exceptions may apply if qualifying conditions are not met. Qualifying conditions include, but are not limited to, any conditions stated on the Dividend Rate and Savings Certificate Disclosure, standard terms and conditions, and to the extent applicable, those conditions specific to Special Offer Certificates.

Dividend rates are effective for the dates identified on the Dividend Rate and Savings Certificate Disclosure. Such rates are subject to change without notice. The dividend rate is an annual rate paid on Certificates, which does not reflect compounding. The APY is the percentage rate reflecting the total amount of dividends paid on Certificates, based on the dividend rate and the frequency of compounding.

II. DIVIDEND CALCULATION

The daily balance method is used to calculate dividends. This method applies a daily periodic rate to the full principal balance of the Certificate each day. Dividends begin to accrue on the day the Certificate is issued or renewed and ends on the Certificate's maturity date. Dividends are compounded daily. Dividends earned are credited on a monthly basis and on the maturity date of the Certificate.

III. BALANCE INFORMATION

The minimum dollar balances and terms required to establish a Certificate are disclosed on the Dividend Rate and Investment Certificate Disclosure. The minimum opening account balance for a Certificate is $500. Special Offer Certificates may be subject to a maximum account balance.

IV. TRANSACTION LIMITS

Once a Certificate has been established, you cannot add to or withdraw any portion of the principal balance. You may request dividends be transferred to a share or checking account, or withdrawn by check (minimum $10.00) without an early withdrawal penalty. If you request funds other than dividends from your Certificate, the Certificate will be terminated and an early withdrawal penalty may apply, as described herein.

However, a withdrawal of any portion of the principal in an Individual Retirement Account ("IRA") Certificate (up to the minimum balance required for the IRA Certificate type) is allowed, if the withdrawal is part of the member's established annual Required Mandatory Distribution.

V. NATURE OF DIVIDENDS

In accordance with the Arizona Credit Union Code, the Board of Directors may declare dividends to be paid on accounts from undivided earnings, after provision for required reserves has been made.

VI. MATURITY

A Certificate matures within the number of days disclosed on the Dividend Rate and Investment Certificate Disclosure. Once a Certificate has been issued, the maturity date will be stated on the Certificate Receipt. When an automatically renewable Certificate renews, the maturity date will be stated on the Investment Certificate Renewal Confirmation notice.

VII. RENEWAL

Certificates are automatically renewed at the same term and at the current dividend rate in effect at the time of the renewal, unless instructed otherwise. Special Offer Certificates will automatically renew at the term disclosed at renewal, or otherwise specified in the initial Special Offer.

For Certificates which are not automatically renewable, principal and/or dividends will be deposited to a member's Share Savings account or IRA Savings Account (if applicable), unless instructed otherwise. Non-renewable Certificates do not earn dividends after maturity.

A ten (10) calendar day grace period applies to all automatically renewable Certificates, unless noted otherwise. A grace period is a period of time following the maturity of an automatically renewing Certificate during which funds can be withdrawn without an early withdrawal penalty.

VIII. EARLY WITHDRAWAL PENALTY

An early withdrawal penalty may be assessed if you request any portion of the principal before the maturity date, and is required by law in certain instances.

IX. AMOUNT OF EARLY WITHDRAWAL PENALTY

For Certificates with a term less than one year, the early withdrawal penalty will be calculated as 90 days dividends. If a Certificate term is equal to or greater than one year, then the early withdrawal penalty is calculated as 180 days dividends. These penalties apply to both regular Certificates and IRA Certificates (including Special Offer Certificates), unless certain IRA exceptions apply as explained below.

X. HOW EARLY WITHDRAWAL PENALTY IS ASSESSED

The Certificate early withdrawal penalty is determined using a simple dividend calculation method. The penalty is calculated as forfeiture of part of the dividends that have been or would be earned on the Certificate. It applies whether or not the dividends have been earned. In other words, if the Certificate has not yet earned enough dividends or if the dividend has already been paid, the early withdrawal penalty will be deducted from the principal.

XI. EXCEPTIONS TO EARLY WITHDRAWAL PENALTY

At our option, we may terminate a Certificate before maturity without imposing an early withdrawal penalty under the following circumstances:

1. Any Certificate owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

2. The Certificate is an IRA and any portion is paid within seven (7) days after establishment provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn.

3. The Certificate is an IRA and the owner has attained age 59-1/2 (allowed only once per year) or is legally determined to be disabled.

4. The Certificate is an IRA, annual mandatory distributions are required, and the owner has reached age 70-1/2.

5. If and when a member's required IRA distributions reduce an IRA Certificate balance below the required minimum balance. In this instance, the Certificate will be terminated and funds deposited to an IRA Share Account.

XII. INSURANCE

Each member is federally insured to at least $250,000 by the National Credit Union Administration (NCUA), a U.S. Government agency, and backed by the full faith and credit of the United States Government.

XIII. NEW MONEY RESTRICTION

From time-to-time Special Offer Certificates may be available only for new money.

For purposes of this promotion, "new money" means funds that are not currently on deposit with TruWest Credit Union (TruWest) and are transferred from an account at another financial institution at the time the Special Offer Certificate is opened. New money does not include funds withdrawn from a TruWest account and redeposited.

TruWest reserves the right to verify the source of the funds and determine eligibility for this promotional offer. If the funding source does not meet the new money requirement, TruWest may decline to open the Special Offer Certificate or offer a standard Savings Certificate at the rate and term in effect at the time of opening.

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

TruWest Credit Union is chartered under the laws of Arizona and governed by a board of directors directly elected by its' members.