call federal CREDIT UNION
4235 Innslake Drive, Suite 110
Glen Allen, VA 23060
804.274.1200 or 800.796.2328
callfederal.org

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date: September 22, 2026 **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	See Section 6
Primary Savings Account	0.15 / 0.15	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$100.00	Average Daily Balance	—
Secondary Savings Accounts	0.15 / 0.15	Quarterly	Quarterly	Quarterly (Calendar)	–		–	Average Daily Balance	—
V.U.T.M.A. Savings	0.15 / 0.15	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Average Daily Balance	Account withdrawal limitations apply.
Checking Accounts	0.05 / 0.05	Quarterly	Quarterly	Quarterly (Calendar)	–		–	Average Daily Balance	—
Youth Savings Accounts $0.01 - $1,000.00 $1,000.01 - $1,044.68 $1,044.69 or greater	5.87 / 6.00 5.87 / 5.88 to 5.99 0.15 / 0.15 to 0.15	Quarterly	Quarterly	Quarterly (Calendar)	–		–	Average Daily Balance	—
IRA Savings Accounts	0.60 / 0.60	Quarterly	Quarterly	Quarterly (Calendar)	–		–	Average Daily Balance	Account transfer limitations apply.

Last Dividend Declaration Date: October 19, 2026 **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	See Section 6
Money Market Savings Accounts $1,000.00 - $9,999.99 $10,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000.00 - $149,999.99 $150,000.00 - $199,999.99 $200,000.00 - $249,999.99 $250,000.00 or greater	0.35 / 0.35 1.24 / 1.25 1.24 / 1.25 1.49 / 1.50 1.74 / 1.75 1.98 / 2.00 2.47 / 2.50	Monthly	Monthly	Monthly (Calendar)	$1,000.00		$1,000.00 $10,000.00 $50,000.00 $100,000.00 $150,000.00 $200,000.00 $250,000.00	Average Daily Balance	Account limitations apply.

Last Dividend Declaration Date: October 27, 2026 **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	See Section 6
Holiday Club Savings Accounts	0.50 / 0.50	Annually	Annually	Annually (Non-Calendar)	–		–	Average Daily Balance	Account withdrawal limitations apply.

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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 Primary Savings, Secondary Savings, V.U.T.M.A. Savings, Checking, Youth Savings, and IRA Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors.

For Money Market Savings accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board Approved Rate Committee. For Holiday Club Savings accounts, the Dividend Rate and Annual Percentage Yield may change annually as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual

Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. Youth Savings and Money Market Savings 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 Money Market Savings 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 Youth Savings accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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 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. For Holiday Club Savings accounts, the dividend period is annual. For example, the first dividend period of the year begins on November 1 and ends on October 31. All other dividend periods follow this same pattern.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on deposits on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. To open any account you must deposit or already have on deposit the minimum required share(s) in a Primary Savings account. Some accounts may have additional minimum opening deposit requirements.

For Youth Savings accounts, you must be under 18 years of age to open an account; the account balance will be automatically transferred to a Primary Savings account during the calendar quarter following your 18th birthday. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Primary Savings accounts and Money Market Savings 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 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 on 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 balance 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 V.U.T.M.A. Savings accounts, only the custodian may conduct transactions on the account until the account owner of the funds/minor reaches the age of transfer, which is set by the custodian at the time of account opening and must be 18, 21 or 25. When the owner of the funds/minor reaches the age of transfer, the custodian may no longer conduct transactions on the account other than distributing the funds to the owner, either by check or transfer to a Primary Savings Account. For IRA Savings accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Holiday Club Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club Savings account you must close it. If you close your account, you may not reopen it until November 1st. For Money Market accounts, you may write no more than three (3) checks (share drafts) per month from this account. For Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts Fees for overdrawing your account may be imposed on each check, draft, 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, draft 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 draft, 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.

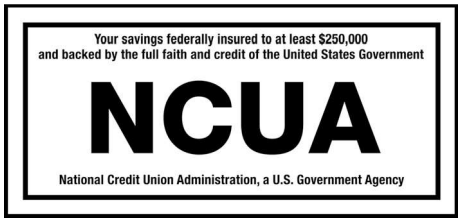
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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. 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	$5.00
Number of Shares Required	1

9. 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.

10. Fees. See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).



This credit union is federally insured by the National Credit Union Administration.