

Promotional 8-Month CD & Money Market

Truth-in-Savings Rate Disclosure



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This Truth-in-Savings Rate Disclosure explains current terms, rates, and fees applicable to the Promotional 8-Month Certificate of Deposit and 6 Month Performance Money Market we are offering for a limited time only. This offer is available to consumers and business accounts. We may offer other rates and require other fees or amend the rates, fees, and other terms and conditions of accounts from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates, Terms, and Fees Effective April 22, 2026

Effective April 22, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
8 Month Promotional Certificate * (Regular and Jumbo)	4.41%	4.50%	Regular CD \$500/ Jumbo CD \$100,000	Regular CD \$500/ Jumbo CD \$100,000	n/a	Monthly	Monthly
6 Month Promotional Performance Money Market* \$0.01-\$24,999.99 \$25,000.00 and above	.10% 2.96%	.10% 3.00%	\$0	\$0.01	\$1,000	Monthly	Monthly

*Only available in person at the Lake Jackson Branch of Members Choice Credit Union, at 403B This Way St., Lake Jackson, TX 77566.

Truth-in-Savings Disclosures

The following terms apply to the limited time only Promotional 8-Month CD and 6 Month Promotional Performance Money Market:

1. Rate Information

The Dividend Rate and Annual Percentage Yield (APY) on the accounts you have with us are indicated above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as indicated above. 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

Dividends will begin to accrue on cash and noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid. See Certificate Account Features for Early Withdrawal Penalties assessed on CDs.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the penalty is based on the account term. For account terms of 12 months or less, the penalty is 90 days' dividends on the account.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that would be earned on the amount withdrawn. If the accrued dividends are insufficient to pay the penalty, it will be deducted from principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account to you before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or

is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

All Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. 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. Promotional Certificates will not renew for the same term but will renew to the next lowest regular Certificate or jumbo Certificate (as applicable) term available.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

f. Promotional Certificates Features

Member or joint owner must be present in the Lake Jackson branch to receive offer. 8 Month Promotional CD is not eligible for the Rate Boost Program or as an IRA Certificate of Deposit. Offer available for a limited time only.

7. 6 Month Promotional Performance Money Market Account

a. Balance

You must maintain a balance of \$1,000 or greater at the end of the month or maintain direct deposit on that specific MCCU account of at least \$1,000 per month to avoid a \$15 monthly fee.

b. Maturity

APY will remain in effect for six (6) months after account opening ("Promotional Period"). After the Promotional Period, APY will be the then current standard APY for the Performance Money Market Account applicable tier. Minimum balance fees may apply. Promotion may end at any time.

c. Features

Performance Money Market Accounts are Tiered Rate Accounts. If the balance in the account falls within the range for a particular tier, the specified Dividend Rate for that tier will apply to the entire balance in the account.

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