DEEPWATER INDUSTRIES FEDERAL CREDIT UNION

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts.

1. **RATE INFORMATION.** The dividend rate and annual percentage Yield on your accounts is set forth herein. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid, on all accounts based on the dividend rate and frequency compounding for an annual period. The dividend Rate and Annual Percentage Yield (APY) may change daily as set by the Credit Union's Board of Directors.
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. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
3. **COMPOUNDING AND CREDITING.** Dividends will be compounded and credited as set forth herein. The Dividend Period for each account is set forth herein. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **ACCURAL OF DIVIDENDS.** Dividends will begin to accrue on cash deposits and/or non-cash deposits on the business day you make the deposit to your account.
5. **BALANCE INFORMATION.** The minimum balance required to open each account is set forth in the Rate Schedule. Dividends are calculated by the application of a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is $5.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.
6. **ACCOUNT LIMITATIONS.** For Regular Savings and Money Market accounts you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, you may make withdrawals and preauthorized, automatic or telephone transfers from your account at any time but there is a fee with each early withdrawal. For Christmas Club accounts, the entire balance will be transferred to a savings account of yours on or after October 1 and the account will remain open. If you wish to access the funds in your Christmas Club account you may close it and forfeit all dividends. In addition, you will be charged a fee and will not be permitted to establish a new club account for the duration of that year. For MasterCard Debit Card and ATM Savings Accounts you may use unlimited anywhere without a charge except the fee assessed by the proprietary institution below.
7. **MATURITY.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
8. **EARLY WITHDRAWAL PENALTY.** We may impose a penalty if you withdraw from your account before the maturity date. For all Share Term (Certificate) accounts the amount of early withdrawal penalty for your account is 90 days' dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. By way of explanation, if the account has not yet earned enough dividends or if the dividends has already been paid, the penalty will be deducted from the principal.
9. **Exceptions to Early Withdrawal Penalties.** At our option, Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is an IRA and the owner attains age 59 ½ or becomes disabled.
10. **Checking (Share Draft) Accounts.** The Credit Union is authorized to pay checks signed by any authorized account holder and to charge all such payments against the monies in this Account. It is further agreed that: The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected balance in this Account; The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the check; When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise; This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws. This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time. If the signature card is signed by more than one person, the persons signing shall be the Joint owners of the Account which in that event shall be subject to all terms and conditions. Checks written against accounts with no monies are subject to a collection fee and possible criminal charges.
11. **Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, 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 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 Fee Schedule for current fee information. 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.
12. See separate Fee Schedule for listing of fees and charges applicable to your account.

The rates and terms appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. Call 856-299-1279 or visit our website at www.deepwaterind.org for rates, yields, fees and terms.

Revised 10/1/2026

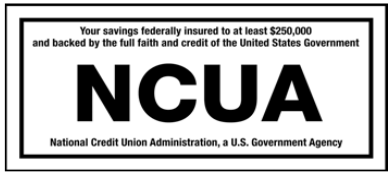
DEEPWATER INDUSTRIES FEDERAL CREDIT UNION
TRUTH-IN-SAVINGS DISCLOSURE

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: OCTOBER 1, 2026

RATE SCHEDULE

ACCOUNT TYPE	ACCOUNT TERM	DIVIDENDS				BALANCE REQUIREMENTS		ACCOUNT LIMITATIONS
		ANNUAL PERCENTAGE YIELD (APY) / DIVIDEND RATE	RATE TYPE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	MINIMUM TO EARN DIVIDENDS	BALANCE CALCULATION	See Truth in Savings Disclosure
Regular Share Accounts	N/A	0.02 / 0.02	Variable	Monthly	Monthly	99.01	Average Daily Balance	Account transfer limitations apply
Money Market Accounts	N/A	0.50 / 0.50 0.75 / 0.75 1.00 / 1.00 1.50 / 1.50	Variable Variable Variable Variable	Monthly Monthly Monthly Monthly	Monthly Monthly Monthly Monthly	500.00 to 10,000.00 10,000.01 to 25,000.00 25,000.01 to 100,000.00 100,000.01 and up	Average Daily Balance	Account transfer limitations apply
Christmas Club Accounts	N/A	0.05 / 0.05	Variable	Monthly	Monthly	5.00	Average Daily Balance	Account transfer limitations apply
Kids Club	Age 18	0.05 / 0.05	Variable	Monthly	Monthly	5.00	Average Daily Balance	Account transfer limitations apply
Individual Retirement Accounts (IRAs)	N/A	0.10 / 0.10	Variable	Monthly	Monthly	5.00	Average Daily Balance	Account transfer limitations apply
Checking Accounts (Share Drafts)	N/A	0.01 / 0.01	Variable	Monthly	Monthly	500.01	Average Daily Balance	None
MasterCard Debit Card and ATM Savings Accounts	N/A	0.01 / 0.01	Variable	Monthly	Monthly	500.01	Average Daily Balance	Fees apply for non-proprietary transactions
Share Term (Certificate) Accounts	12 months	4.00 / 3.93	Fixed	Quarterly	Maturity	1000.00	Average Daily Balance	Penalty for Early Withdrawal



Deepwater Industries Federal Credit Union
Phone Number: 856-299-1279
Web Address: www.deepwaterind.org
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