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CONSUMER TRUTH-IN-SAVINGS DISCLOSURE ADDENDUM

4-Month Certificate of Deposit, Monthly*

Effective Date: October 01, 2025

Interest Rate / Annual Percentage Yield (APY): 4.31% / 4.40%

***4-Month Certificate of Deposit, Monthly** –This is a limited-time promotional Certificate of Deposit (CD) with a 4-month term and monthly interest payments. At maturity, your 4-month CD will automatically renew into a 6-Month Certificate of Deposit (Monthly account) at the then-current interest rate and terms. You will have a grace period of ten (10) calendar days following the maturity date to withdraw funds or contribute additional funds to the account without incurring an early withdrawal penalty or other limitations. Withdrawals made outside the grace period may be subject to an early withdrawal penalty, as outlined in the Truth-in-Savings Disclosure.

All other terms and conditions for the 4-Month Certificate of Deposit, Monthly account are governed the Consumer Truth-in-Savings Disclosure for Certificate of Deposit – Monthly Accounts, which is included with this document.