



February 3, 2026

## IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Dear Member,

As part of the recent merger, you received a merger disclosure packet describing account terms scheduled to take effect on March 1, 2026. Unfortunately, the document labeled "Our Rates and Service Charges" (ORSC) included an error in which the dividend rate and APY were transposed for the 3-month, 6-month & 18-month CD products. It was also incorrectly dated as of March 1, 2026; it actually contained rates in effect as of January 1.

For your reference, we enclosed the ORSC in effect as of January 1, 2026. All of the terms are the same as the ORSC we previously provided. Only the transposed rates have been updated. Because rates can change at any time, the rates in effect when the account conversion takes place on March 1, 2026, may be different than these rates. Please check our website for updated rates on or after the conversion date.

Please note the following regarding certificate rates:

- For certificates, the updated rates will apply at maturity or upon renewal.
- Existing certificates will continue to earn their current dividend rate through the end of the current term.

Please see the enclosed ORSC for details.

If you have questions about this notice or how it applies to your account, please contact us at (800)292-2897 or visit <https://www.copoco.org/news-and-events>. We appreciate your membership and thank you for your continued trust.

Sincerely,

ELGA Credit Union

**Communication Reminder:** Effective March 2, 2026, all member communications should be directed through our official channels. Please contact us at (810)715-3542 or visit [www.elgacu.com](http://www.elgacu.com).

# OUR RATES & SERVICE CHARGES CONSUMER ACCOUNTS

"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, 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). You can find our MSA on the [Terms and Conditions](#) page of our website. If you would like a paper copy, please contact us at [feedback@elgacu.com](mailto:feedback@elgacu.com) or at 810-715-3542.

## Rates for Savings, Checking and Certificate Accounts

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
01/01/2026						
<b>MEMBERSHIP SHARE ACCOUNTS</b>						
<b>Membership Share</b>	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
<b>Super Saver Club</b>	0.15%	0.15%	\$5.00	\$0.00	Quarterly	Quarterly
<b>Vibe</b>	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
<b>SAVINGS ACCOUNTS</b>						
<b>Savings / Any Moment Savings</b>	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
<b>Kasasa Saver<sup>1</sup></b>						
\$0-\$250,000.00	1.51%	1.50%	\$0.00	\$0.00	Monthly	Monthly
\$250,000.01+	1.51%-1.14%	0.25%				
Non-Qualifying	0.01%	0.01%				
<b>Christmas Club</b>	0.15%	0.15%	\$0.00	\$200.00	Quarterly	Quarterly
<b>MONEY MARKET ACCOUNTS</b>						
<b>ELGA Elite<sup>2</sup></b>						
\$1,000-\$4,999.99	0.15%	0.15%	\$1,000.00	\$200.00	Quarterly	Quarterly
\$5,000-\$9,999.99	0.20%	0.20%				
\$10,000-\$49,999.99	0.25%	0.25%				
\$50,000-\$99,999.99	0.30%	0.30%				
\$100,000-249,999.99	0.40%	0.40%				
\$250,000-\$499,999.99	0.50%	0.50%				
\$500,000+	0.55%	0.55%				
<b>BAMM! Account<sup>3</sup></b>						
<b>Qualifying Rates</b>			\$25,000.00	\$25,000.00	Monthly	Monthly
\$25,000-\$99,999.99	3.30%	3.25%				
\$100,000-\$249,999.99	3.56%	3.50%				
\$250,000 or greater	3.81%	3.75%				
<b>Standard Rates</b>						
\$25,000-\$99,999.99	1.71%	1.70%				
\$100,000-\$249,999.99	1.87%	1.85%				
\$250,000 or greater	2.02%	2.00%				
<b>CHECKING ACCOUNTS</b>						
<b>Basic Cash</b>	0.10%	0.10%	\$0.00	\$10,000.00	Quarterly	Quarterly
<b>Vibe</b>	0.10%	0.10%	\$0.00	\$500.00	Quarterly	Quarterly
<b>Kasasa Cash Back</b>	0.00%	0.00%	\$0.00	No Dividend	No Dividend	No Dividend
<b>Kasasa Cash</b>						
\$0.00-\$15,000.00	6.17%	6.00%	\$0.00	\$0.00	Monthly	Monthly
\$15,000.01+	6.17%-1.01%	0.25%				
Non-Qualifying	0.01%	0.01%				

**ELGA Credit Union • CONSUMER ACCOUNT DISCLOSURES**

<b>Effective Date:</b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>	<b>Minimum Opening Balance</b>	<b>Minimum Balance to Earn Dividends</b>	<b>Dividends Compounded and Credited</b>	<b>Dividend Period</b>
01/01/2026						
<b>Focus</b>	0.00%	0.00%	\$50.00	No Dividend	No Dividend	No Dividend
<b>Health Savings Account</b>						
\$200.00-\$999.99	0.75%	0.75%	\$0.00	\$200.00	Quarterly	Quarterly
\$1,000.00-\$9,999.99	1.25%	1.25%				
\$10,000.00+	1.51%	1.50%				
<b>PROMOTIONAL REGULAR CERTIFICATE, TRADITIONAL IRA CERTIFICATE &amp; ROTH IRA CERTIFICATE (Not Tiered)</b>						
<b>10 Month Promo<sup>4</sup></b>	4.00%	3.94%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>TRADITIONAL IRA, ROTH IRA, COVERDELL ESA ACCOUNTS (Tiered)</b>						
\$0.00-\$9,999.99	0.50%	0.50%	\$0.00	\$0.00	Quarterly	Quarterly
\$10,000-\$49,999.99	0.75%	0.75%				
\$50,000-\$199,999.99	1.00%	1.00%				
\$200,000-\$499,999.99	1.25%	1.25%				
\$500,000.00 and over	1.51%	1.50%				
<b>CERTIFICATE ACCOUNTS (Not Tiered)</b>						
<b>12 Month Learn2Save</b>	2.65%	2.62%	\$250.00	\$250.00	Quarterly	Quarterly
<b>24 Month Learn2Save</b>	2.75%	2.72%				
<b>CERTIFICATE ACCOUNTS (Tiered)</b>						
<b>12 Month Save To Win</b>			\$25.00	\$0.00	Quarterly	Quarterly
\$0.00-\$24,999.99	0.75%	0.75%				
\$25,000.00 and over	0.10%	0.10%				
<p>1 You must have a Kasasa Checking to have a Kasasa Saver Savings.                  2 Balances below \$1,000 will earn the Savings Rate. Balances under \$200 will not earn dividends.                  3 BAMM! Account Qualifiers can be found under #10 of the Truth in Savings Privileges, Rights &amp; Responsibilities.                  4 10-month Promotional Certificates will renew to a 12-month Regular Certificate.</p>						
<b>REGULAR CERTIFICATE, TRADITIONAL IRA CERTIFICATE &amp; ROTH IRA CERTIFICATE (Tiered)</b>						
<b>3 Month</b>			\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$1,000-\$29,999.99	2.55%	2.53%				
\$30,000-\$99,999.99	2.60%	2.58%				
\$100,000-\$249,999.99	2.65%	2.62%				
\$250,000-\$499,999.99	2.70%	2.67%				
\$500,000 and up	2.75%	2.72%				
<b>6 Month</b>			\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$1,000-\$29,999.99	2.60%	2.58%				
\$30,000-\$99,999.99	2.65%	2.62%				
\$100,000-\$249,999.99	2.70%	2.67%				
\$250,000-\$499,999.99	2.75%	2.72%				
\$500,000 and up	2.80%	2.77%				
<b>12 Month</b>			\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$1,000-\$29,999.99	2.65%	2.62%				
\$30,000-\$99,999.99	2.70%	2.67%				
\$100,000-\$249,999.99	2.75%	2.72%				
\$250,000-\$499,999.99	2.80%	2.77%				
\$500,000 and up	2.85%	2.82%				

**ELGA Credit Union • CONSUMER ACCOUNT DISCLOSURES**

<b>Effective Date:</b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>	<b>Minimum Opening Balance</b>	<b>Minimum Balance to Earn Dividends</b>	<b>Dividends Compounded and Credited</b>	<b>Dividend Period</b>
01/01/2026						
<b>18 Month</b> \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.70% 2.75% 2.80% 2.85% 2.90%	2.67% 2.72% 2.77% 2.82% 2.87%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>24 Month</b> \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.75% 2.80% 2.85% 2.90% 2.95%	2.72% 2.77% 2.82% 2.87% 2.92%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>36 Month</b> \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.85% 2.90% 2.95% 3.00% 3.05%	2.82% 2.87% 2.92% 2.97% 3.02%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>48 Month</b> \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.95% 3.00% 3.05% 3.10% 3.15%	2.92% 2.97% 3.02% 3.06% 3.11%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>60 Month</b> \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	3.15% 3.20% 3.25% 3.35% 3.45%	3.11% 3.16% 3.21% 3.31% 3.41%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>72 Month</b> \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	3.20% 3.25% 3.30% 3.40% 3.51%	3.16% 3.21% 3.26% 3.36% 3.46%	\$1,000.00	\$1,000.00	Quarterly	Quarterly

## Truth in Savings Privileges, Rights & Responsibilities

Except as specifically described, the following privileges, rights, and responsibilities in this disclosure apply to all of the accounts:

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except Certificate accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Money Market, Health Savings, IRA, Coverdell and Tiered Certificate accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 2. Kasasa Accounts

Kasasa Cash and Kasasa Saver accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.

### 3. Nature of Dividends

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

### 4. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 5. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

### 6. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. The par value of a share is \$5.00.

### 7. Account Limitations

For all Money Market accounts no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be assessed a service charge or be closed.

For a Christmas Club account, the entire balance will be transferred to another account with us on or after October 1st, and the account will remain open. You may withdraw one time with no service charge prior to October 1<sup>st</sup>; additional withdrawals are \$10/each. The withdrawal restrictions reset on October 2<sup>nd</sup> and are in effect for the following 12 months.

### 8. Kasasa Account Features

There is a limit of one Kasasa checking (Kasasa Cash or Kasasa Cash Back) account per member. Business or organization members are not eligible for Kasasa accounts. The following features are unique to Kasasa accounts:

#### a. Account Qualifications

In order to earn the Qualifying Rate specified in the schedule above and to qualify for additional benefits as described herein for a particular Monthly Qualification Cycle, Kasasa Cash and Kasasa Cash Back accounts must satisfy the following requirements: 1) For a Kasasa Cash Back account, a minimum of **10** debit and/or credit card purchases &/or payments must post and settle to the account, or for a Kasasa Cash account, a minimum of **15** debit and/or credit card purchases &/or payments must post and settle to the account. Note: ATM-processed transactions do not count towards qualifying debit card transactions; 2) Settling transactions amounts must be \$5.00 or greater to count towards qualification; 3) You must be enrolled in electronic document delivery; and 4) You must have at least one ACH debit, bill pay, or direct deposit transaction post and settle to the account.

Please note that the transactions **MUST** actually post and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. Transactions that are pending (have not posted to the account) as of the end of the cycle will not count as a qualifying transaction for that cycle. "Monthly Qualification Cycle" means the period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

Kasasa Saver accounts must be linked to a Kasasa Cash or Cash Back checking account. If the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the non-qualifying rate for that cycle.

#### b. ATM Service Rebates

For any Kasasa account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM service charges or fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions up to \$20.00 total per month. You must present an ATM receipt to receive reimbursement for any individual ATM service charge or fee of \$5.00 or more.

#### c. Kasasa Cash Back Accounts

If you meet the monthly qualifications, you will receive 5.00% cash back on debit card purchases posted to the account during the monthly qualification cycle up to a total cash back of \$10 per monthly qualification cycle.

### 9. Save Your Change Savings Account Features

Save Your Change Savings accounts are subject to the following additional terms. To enroll in the Save Your Change Savings Account Program, you must have an ELGA Credit Union checking account with debit card access. When you enroll in our Save Your Change savings program, the amount of any debit card purchase you make using ELGA Credit Union debit cards linked to your designated checking account is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount for all transactions each day will be combined and will be transferred from your checking account to your Save Your Change Savings account once daily in a single transaction.

### 10. BMM! Account Features

To earn the Qualifying Rate, you must have a checking account with an average daily balance of \$5,000 monthly OR an ELGA VISA Credit Card with monthly purchases totaling \$2,500 or more in the

calendar month. The checking account or ELGA VISA Credit Card must be held under the same account number as the BMM! Account. If neither of these is attained in a calendar month the rate will default to the Standard Rate. Each month starts a new qualification cycle, so failure to qualify one month does not eliminate your chance to qualify the next month. The BMM! Account is not open to business members of the Credit Union. Balance transfers and cash advances on the ELGA VISA Credit Card do not count toward the qualifying monthly purchase totals. Credit vouchers for returns will reduce your purchase total for the month. No more than 6 withdrawals are allowed in any calendar month using online banking, EZ Access Line &/or ACH withdrawals. Unlimited withdrawals are allowed in person at any ELGA Credit Union branch location or by contacting ELGA Credit Union call center.

### 11. Focus Checking Account Features

Focus checking is reserved for our members who have had less than perfect checking account history and have not met ELGA Credit Union's standard checking account qualifications. The purpose of this account is to educate and assist you in creating healthy checking account habits. Focus Checking must be open for a minimum of twelve (12) months before you are eligible for conversion to a standard checking product. This is a transition account and at the end of 12 months if you have no more than six (6) non-sufficient funds (NSF) transactions in the previous 365 days and no more than two (2) NSF transactions in the last ninety (90) days and have successfully completed the CheckRight course with a completion certificate, you can convert the Focus Checking account to one of our standard checking products. This account is not eligible for our Overdraft Privilege service or check writing transactions. This account has a monthly service fee set forth in Our Service Charges. You must maintain a \$50.00 minimum balance in the account.

### 12. Vibe Account Features

Vibe Savings and Checking accounts are for members ages 14 and older. Qualified members may receive up to a \$100 overdraft privilege and a debit card. Members earn rewards points with active debit card use. If employed, members age 16 or older may open the account without a parent or legal guardian. When you turn 18, the Vibe Savings account is converted to a regular savings account. The Vibe Checking account may be converted to a different checking account type at your request.

### 13. Super Saver Club Account Features

Super Saver Club Accounts are for members up to 13 years of age and requires a parent or legal guardian as a joint owner. Each youth member receives a Super Saver Club Card and earns a punch with every deposit; after four deposits, you may choose a prize. The account automatically converts to a Vibe Savings account when you turn 14.

### 14. Certificate Account Features

#### a. Account Limitations

After the account is opened, you may not make additional deposits to a Certificate account, except for Learn2 Save & Save to Win Certificate accounts.

#### b. Maturity

The Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

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

**1) Amount of Penalty.** The amount of the early withdrawal penalty is the greater of \$25 or 90 days' dividends calculated on the principal amount for certificate terms of 1 year or less or the greater of \$25 or 180 days' dividends calculated on the principal amount for certificate terms of greater than 1 year.

**2) How the Penalty Works.** Dividends earned to date will be posted to the certificate then the penalty will be calculated. If

dividends earned to date are insufficient to cover the penalty, the remaining amount of the penalty will be deducted from the principal balance.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account 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. Except the 10-month Promotional Certificate, all Certificates will renew for another term upon maturity. The *10 Month Promo Certificate will rollover into a Regular 12 Month Certificate*. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

#### e. Nontransferable and Nonnegotiable

The account is nontransferable and nonnegotiable. The funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

### 15. Save to Win Certificate Account Features

Save to Win Certificate accounts are limited to one per member. Every \$25.00 deposited into your account, up to \$2,500 per month will earn you entries in the monthly and quarterly drawings. You will earn one (1) entry for each \$25.00 increase in the monthly balance of the qualifying Save to Win account at month's end. Prize entries are limited to one hundred (100) per month per Save to Win account, even if deposits to the account exceed this amount. You may make unlimited withdrawals from the Save to Win Account prior to maturity, with an early withdrawal penalty fee of \$25.00 per withdrawal.

### 16. Learn2Save Certificate Account Features

Learn2Save Certificate accounts require a \$250 minimum deposit to open. Member must be 25 or younger on the opening date. Additional deposits are allowed and unlimited, including automatic transfers. Funds must remain on deposit until maturity. Early withdrawal penalties apply.

## Our Service Charges for Consumer Accounts

### ACCOUNT SERVICE CHARGES

Account Balancing Assistance.....	\$10.00 per ¼ hour
Account Inactivity .....	\$10.00/month
<i>An account is inactive if there have been no deposits or withdrawals within one year and the balance is less than \$500.00</i>	
Basic Cash Account.....	\$3.00/month
<i>Waived if one of the following requirements are met; have at least 10 debit card purchases post and settle, enrollment in electronic document delivery, be aged 65 or older, sign up for ELGA Perks, or carry a \$1,000.00 Daily Average Balance for the statement cycle</i>	
Certificate Account Early Withdrawal.....	greater of \$25 or
.....	90 days for terms of 1 year or less
.....	180 days dividend for terms of greater than 1 year
<i>See Truth-in-Savings above</i>	
Check Copy.....	\$5.00
Check Printing.....	Depends on style and quantity ordered
Close and Reopen Account.....	\$25.00
Club Account Early Withdrawal.....	\$10.00
<i>Charged per withdrawal after one per year</i>	
Collection Item Processing (All Other Currency) .....	\$95.00
Early Closure.....	\$5.00
<i>If an account is closed within the first six months of opening</i>	
ELGA Perks .....	\$6.95/month
Focus Checking.....	\$10.00/month
Foreign Item Processing (for US Funds or CDN Items) .....	\$20.00
Health Savings Account Maintenance.....	\$5.00/month
Health Savings Account Opening .....	\$25.00
Money Market Excessive Transaction .....	\$10.00/transaction
<i>Charge assessed after the six transactions allowed per month</i>	
New Membership .....	\$5.00
Returned Deposited Item .....	\$25.00
Statement Copy.....	\$3.00/statement
Stop Payment Order .....	\$25.00

### OVERDRAFT SERVICE CHARGES

Courtesy Pay (\$5.00 or less withdrawn from negative balance) .....	\$5.00
Courtesy Pay (\$5.01 or more withdrawn from negative balance) .....	\$15.00
<i>Courtesy Pay charge is assessed when you overdraw your account and the item has been paid.</i>	
Non-Sufficient Funds (NSF) .....	\$15.00 per presentment
<i>A NSF charge is assessed when you overdraw your account and the item has not been paid. The payee (or the payee's institution) may re-present a previously unpaid &amp; returned item. Each presentment against insufficient or unavailable funds will result in a separate charge.</i>	
Overdraft Transfer.....	\$5.00
Overdrawn with Card .....	\$15.00
<i>Overdrawn with Card charge is assessed when you overdraw your account above your approved overdraft limit and the item has been paid.</i>	

### COUNTER SERVICE CHARGES

Cashier's Check.....	\$3.00
Cashier's Check or Money Order Copy.....	\$5.00
Cashier's Check or Money Order Lost/Stolen/Reissue Order .....	\$25.00
Check Cashing.....	\$6.00
<i>A check cashing service charge is assessed to members who have no loans, no VISA, no checking or only a savings balance less than \$500.00</i>	
Coin Processing for Members .....	3%
Coin Processing for Non-Members.....	10%
Money Order.....	\$2.00
Non-Member Transaction.....	\$10.00

### CARD SERVICE CHARGES

#### Debit Cards:

ATM Transaction....	\$1.00 per non-ELGA transaction after 4/month
Instant Issue Card Replacement .....	\$10.00
Card Replacement.....	\$5.00
Card Rush .....	\$30.00
Emergency Card Services .....	\$50.00
International Transaction Fee.....	up to 2.00% of transaction amount
<i>(This fee applies to any debit card transaction made in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.)</i>	

#### Credit Cards:

Late Payment.....	\$25.00
Instant Issue Card Replacement .....	\$10.00
Card Replacement.....	\$5.00
Card Rush .....	\$30.00
<i>For all other Visa credit card charges, see our Visa disclosures.</i>	

#### Prepaid Cards:

Gift Card .....	\$3.00
In Branch Reload Service .....	\$2.00
Online Reload Service.....	Free
Prepaid Reloadable Card .....	\$5.00
<i>For all other Prepaid credit card service charges, see our Gift Card and Prepaid/Reload Card Reference Guide</i>	

### OTHER SERVICE CHARGES

Domestic Wire Transfer.....	\$25.00
Foreign Wire Transfer.....	\$50.00
Foreign Wire Recall.....	\$50.00
Foreign Wire Research .....	\$15.00
Faxing.....	\$2.00/page
Garnishment/Levy Processing .....	\$75.00
Mail Maintenance Service.....	\$5.00/item
Phone Payment with Card .....	\$10.00
Photocopy Service.....	\$1.00/page
Research .....	\$20.00 per ¼ hour
Signature Guarantee .....	\$10.00
State Lien on Child Support.....	10% of levy; maximum \$250.00
Unclaimed Property Processing .....	\$50.00

### SAFE DEPOSIT BOXES

3 x 5 .....	\$24.00/year
3 x 10 .....	\$36.00/year
5 x 5 .....	\$36.00/year
5 x 10 .....	\$48.00/year
10 x 10 .....	\$72.00/year
Safe Deposit Box Drilling.....	\$200.00

## OUR RATES & SERVICE CHARGES FOR BUSINESS ACCOUNTS

“Our Rates & Service Charges” explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, 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 Business Service Agreement (BSA). You can find our BSA on the [Terms and Conditions](#) page of our website. If you would like a paper copy, please contact us at [feedback@elgacu.com](mailto:feedback@elgacu.com) or at 810-715-3542.

### Rates for Savings, Checking and Certificate Accounts

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
01/01/2026						
<b>MEMBERSHIP SHARE ACCOUNTS</b>						
<b>Business Membership Share</b>	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
<b>MONEY MARKET ACCOUNTS</b>						
<b>Business Money Market Account<sup>1</sup></b>						
\$10,000-\$24,999.99	1.51%	1.50%	\$10,000.00	\$10,000.00	Monthly	Monthly
\$25,000 and up	3.66%	3.60%				
<b>ELGA Elite<sup>2</sup></b>						
\$1,000-\$4,999.99	0.15%	0.15%	\$1,000.00	\$200	Quarterly	Quarterly
\$5,000-\$9,999.99	0.20%	0.20%				
\$10,000-\$49,999.99	0.25%	0.25%				
\$50,000-\$99,999.99	0.30%	0.30%				
\$100,000-249,999.99	0.40%	0.40%				
\$250,000-\$499,999.99	0.50%	0.50%				
\$500,000+	0.55%	0.55%				
<b>CHECKING ACCOUNTS</b>						
<b>Business Basic Checking</b>	0.10%	0.10%	\$0.00	\$10,000.00	Monthly	Monthly
<b>Business Checking Plus</b>	0.10%	0.10%	\$0.00	\$10,000.00	Monthly	Monthly
<b>Business Analyzed Checking<sup>3</sup></b>	N/A	N/A	\$0.00	\$0.00	Monthly	Monthly
<b>Business Non-Profit Checking</b>	0.10%	0.10%	\$0.00	\$10,000.00	Monthly	Monthly
<b>Community Checking</b>	0.10%	0.10%	\$0.00	\$10,000.00	Quarterly	Quarterly
<b>PROMOTIONAL REGULAR CERTIFICATE (Not Tiered)</b>						
<b>10 Month Promo<sup>4</sup></b>	4.00%	3.94%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<p><sup>1</sup> Only one Business Money Market account is allowed per business member.  <sup>2</sup> Balances below \$1,000 will earn the Savings Rate. Balances under \$200 will not earn dividends.  <sup>3</sup> Earnings Credit (ECR) will be calculated by days of the month divided by 365, multiplied by 0.005 (earnings credit rate) then multiplied by the average collected balance. See # 8 for more details.  <sup>4</sup> 10-month Promotional Certificates will renew to a 12-month Regular Certificate.</p>						
<b>REGULAR CERTIFICATE, TRADITIONAL IRA CERTIFICATE &amp; ROTH IRA CERTIFICATE (Tiered)</b>						
<b>3 Month</b>						
\$1,000-\$29,999.99	2.55%	2.53%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	2.60%	2.58%				
\$100,000-\$249,999.99	2.65%	2.62%				
\$250,000-\$499,999.99	2.70%	2.67%				
\$500,000 and up	2.75%	2.72%				

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
01/01/2026						
<b>6 Month</b>						
\$1,000-\$29,999.99	2.60%	2.58%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	2.65%	2.62%				
\$100,000-\$249,999.99	2.70%	2.67%				
\$250,000-\$499,999.99	2.75%	2.72%				
\$500,000 and up	2.80%	2.77%				
<b>12 Month</b>						
\$1,000-\$29,999.99	2.65%	2.62%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	2.70%	2.67%				
\$100,000-\$249,999.99	2.75%	2.72%				
\$250,000-\$499,999.99	2.80%	2.77%				
\$500,000 and up	2.85%	2.82%				
<b>18 Month</b>						
\$1,000-\$29,999.99	2.70%	2.67%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	2.75%	2.72%				
\$100,000-\$249,999.99	2.80%	2.77%				
\$250,000-\$499,999.99	2.85%	2.82%				
\$500,000 and up	2.90%	2.87%				
<b>24 Month</b>						
\$1,000-\$29,999.99	2.75%	2.72%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	2.80%	2.77%				
\$100,000-\$249,999.99	2.85%	2.82%				
\$250,000-\$499,999.99	2.90%	2.87%				
\$500,000 and up	2.95%	2.92%				
<b>36 Month</b>						
\$1,000-\$29,999.99	2.85%	2.82%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	2.90%	2.87%				
\$100,000-\$249,999.99	2.95%	2.92%				
\$250,000-\$499,999.99	3.00%	2.97%				
\$500,000 and up	3.05%	3.02%				
<b>48 Month</b>						
\$1,000-\$29,999.99	2.95%	2.92%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	3.00%	2.97%				
\$100,000-\$249,999.99	3.05%	3.02%				
\$250,000-\$499,999.99	3.10%	3.06%				
\$500,000 and up	3.15%	3.11%				
<b>60 Month</b>						
\$1,000-\$29,999.99	3.15%	3.11%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	3.20%	3.16%				
\$100,000-\$249,999.99	3.25%	3.21%				
\$250,000-\$499,999.99	3.35%	3.31%				
\$500,000 and up	3.45%	3.41%				
<b>72 Month</b>						
\$1,000-\$29,999.99	3.20%	3.16%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$30,000-\$99,999.99	3.25%	3.21%				
\$100,000-\$249,999.99	3.30%	3.26%				
\$250,000-\$499,999.99	3.40%	3.36%				
\$500,000 and up	3.51%	3.46%				

## Truth in Savings Privileges, Rights & Responsibilities

Except as specifically described, the following privileges, rights, and responsibilities in this disclosure apply to all of the accounts:

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except Certificate accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Money Market and Tiered Certificate accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 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 set forth above. For dividend bearing accounts, 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 noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. Par value of a share is \$5.00.

### 6. Account Limitations

For Business Money Market accounts, no more than six (6) in-branch withdrawals or transfers may be made from these accounts in any month. If you exceed these limitations, the account may be assessed a service charge or be closed.

### 7. Business Money Market Account Features

Only one Business Money Market account is allowed per business member. When you start a Business Money Market account, the introductory rate applies for six (6) dividend rate cycles. After that, the dividend rate goes to the regular rate stated above. Each dividend cycle begins on the first day of the calendar month and ends on the last day of the calendar month. Your dividend rate will only change on the first day of the month. For example, if you start the account on January 15, the introductory rate will apply through July 31, even though July 15 is exactly 6 months from the account starting date. The regular dividend rate will apply starting August 1.

### 8. Business Analyzed Checking Features

For Business Analyzed Checking accounts, we will calculate an earnings credit that is applied against transaction or service charges incurred on the account. The earnings credit is calculated by multiplying our current analysis earnings credit rate times the number of days in the month, dividing that number by 365, and multiplying the result by the average collected balance in the account for the month. The result is your earnings credit for the month and is credited against service charges. If the earnings credit is less than the amount of service charges incurred for the month, the difference will be charged to your account. However, the earnings credit is not interest and is used only to reduce charges. If the amount of the earnings credit exceeds service charges to the account, the difference is not credited to the account or paid to you.

### 9. Certificate Account Features

**a. Account Limitations.** After the account is opened, you may not make additional deposits to a Certificate account, except for Learn 2 Save & Save to Win Certificates.

**b. Maturity.** The Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

**c. Early Withdrawal Penalty.** We may impose a penalty and terminate the Certificate account if you withdraw any of the principal of the account before the maturity date.

**1) Amount of Penalty.** The amount of the early withdrawal penalty is the greater of \$25 or 90 days dividends calculated on the principal amount for certificate terms of 1 year or less or the greater of \$25 or 180 days' dividends calculated on the principal amount for certificate terms or greater than 1 year.

**2) How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account 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. Except the 10-month Promotional Certificate, all Certificates will renew for another term upon maturity. The 10 Month Promo Certificate will rollover into a Regular 12-Month Certificate. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**e. Nontransferable and Nonnegotiable.** The account is nontransferable and nonnegotiable. The funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Our Service Charges for Business Accounts

### BUSINESS ACCOUNT SERVICE CHARGES

Account Balancing Assistance.....	\$10.00 per ¼ hour
Account Inactivity .....	\$10.00/month
An account is inactive if there have been no deposits or withdrawals within one year and the balance is less than \$500.00	
Certificate Account Early Withdrawal.....	greater of \$25 or
.....	90 days for terms of 1 year or less
.....	180 days dividend for terms of greater than 1 year
See Truth-in-Savings above	
Check Copy.....	\$5.00
Check Printing.....	Depends on style and quantity ordered
Close and Reopen Account.....	\$25.00
Collection Item Processing (All Other Currency) .....	\$95.00
Early Closure.....	\$5.00
If an account is closed within the first six months of opening	
Foreign Item Processing (for US Funds or CDN Items) .....	\$20.00
Money Market Excessive Transaction .....	\$5.00 each
Charge assessed after the allowed six in person transactions per month	
New Membership .....	\$5.00
Returned Deposited Item.....	\$25.00
Statement Copy.....	\$3.00/statement
Stop Payment Order .....	\$25.00
Remote Deposit for Business.....	\$30.00/month
ACH Origination Returned Transaction .....	\$25.00/item
(grandfathered ACH Origination accounts)	
Monthly pricing based on number of transactions per file; see ELGA Representative for details	
Marijuana-Related Business Account.....	\$150.00/month
Same Day Tax Payment Wires .....	\$50.00
Business Checking Account Service .....	\$10.00
Waived if Daily Average Balance is over \$1,000.00 for the statement cycle	
Business Basic Checking Maintenance.....	\$10.00/month
(waived if you have \$1,000 minimum or \$5,000 combined balance)	
Business Basic Checking Transactions.....	\$0.30 each
(first 150 transactions per month are no charge)	
Business Basic Checking Cash Transactions.....	\$0.30 per \$100
(first \$10,000 in cash transactions per month are no charge)	
Business Checking Plus Maintenance .....	\$20.00/month
(waived if you have \$5,000 minimum or \$25,000 combined balance)	
Business Checking Plus Transactions .....	\$0.30 each
(first 300 transactions per month are no charge)	
Business Checking Plus Cash Transactions.....	\$0.30 per \$100
(first \$50,000 in cash transactions per month are no charge)	
Business Analyzed Checking Maintenance .....	\$30.00/month
(Earnings Credit will offset service charges)	
Business Analyzed Checking Transactions .....	\$0.10 each
Business Analyzed Checking Cash Transactions .....	\$0.30 per \$100
(first \$150,000 in cash transactions per month are no charge)	
Business Non-Profit Checking Transactions.....	\$0.30 each
(first 200 transactions per month are no charge)	
Business Non-Profit Checking Cash Transactions...	\$0.30 per \$100
(first \$150,000 in cash transactions per month are no charge)	

### OVERDRAFT SERVICE CHARGES

Courtesy Pay (\$5.00 or less withdrawn from negative balance)	\$5.00
Courtesy Pay (\$5.01 or more withdrawn from negative balance)	\$15.00
.....	
Courtesy Pay charge is assessed when you overdraw your account and the item has been paid.	
Item Returned Non-Sufficient Funds (NSF).....	\$15.00/ presentment
A NSF charge is assessed when you overdraw your account and the item has not been paid. The payee (or the payee's institution) may re-present a previously unpaid & returned item. Each presentment against insufficient or unavailable funds will result in a separate charge.	
Overdraft Transfer .....	\$5.00
Overdrawn with Card.....	\$15.00
Overdrawn with Card charge is assessed when you overdraw your account above your approved overdraft limit and the item has been paid.	

### COUNTER SERVICE CHARGES

Cashier's Check.....	\$3.00
Cashier's Check or Money Order Copy .....	\$5.00
Cashier's Check or Money Order Lost/Stolen/Reissue Order	\$25.00
Check Cashing.....	\$6.00
A check cashing service charge is assessed to members who have no loans, no VISA, no checking or only a savings balance less than \$500.00	
Coin Processing for Members.....	3%
Non-Member Transaction .....	\$10.00

### CARD SERVICE CHARGES

Debit Cards:	
ATM Transaction....	\$1.00 per non-ELGA transaction after 4/month
Instant Issue Card Replacement .....	\$10.00
Card Replacement.....	\$5.00
Card Rush .....	\$30.00
Emergency Card Services .....	\$50.00
International Transaction Fee.....	up to 2.00% of transaction amount
(This fee applies to any debit card transaction made in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.)	
Credit Cards:	
Late Payment.....	\$25.00
Instant Issue Card Replacement .....	\$10.00
Card Replacement.....	\$5.00
Card Rush .....	\$30.00
For all other Visa credit card charges, see our Visa disclosures.	
Prepaid Cards:	
Gift Card .....	\$3.00
In Branch Reload Service .....	\$2.00
Online Reload Service.....	\$0.00
Prepaid Reloadable Card.....	\$5.00
For all other Prepaid credit card service charges, see our Gift Card and Prepaid/Reload Card Reference Guide	

**OTHER SERVICE CHARGES**

Domestic Wire Transfer.....	\$25.00
Foreign Wire Transfer.....	\$50.00
Foreign Wire Recall.....	\$50.00
Foreign Wire Research.....	\$15.00
Faxing.....	\$2.00/page
Garnishment/Levy Processing.....	\$75.00
Mail Maintenance Service.....	\$5.00/item
Phone Payment with Card.....	\$10.00
Photocopy Service.....	\$1.00/page
Research.....	\$20.00 per ¼ hour
Signature Guarantee.....	\$10.00
State Lien on Child Support.....	10% of levy; maximum \$250.00
Unclaimed Property Processing.....	\$50.00
<b>SAFE DEPOSIT BOXES</b>	
3 x 5.....	\$24.00/year
3 x 10.....	\$36.00/year
5 x 5.....	\$36.00/year
5 x 10.....	\$48.00/year
10 x 10.....	\$72.00/year
Safe Deposit Box Drilling.....	\$200.00

**TREASURY MANAGEMENT CHARGES**

Positive Pay - Checks.....	\$30.00/month
Positive Pay - ACH.....	\$30.00/month
Positive Pay - Exception Paid.....	\$0.10 each
Positive Pay - Exception Returned.....	\$5.00 each
Mobile Deposit.....	\$0.00
Remote Deposit Capture (RDC).....	\$30.00
RDC Deposit Item Returned.....	\$25.00/each
ACH - Payroll, Payables & Collectables.....	\$20.00/month
ACH Per Item.....	\$0.25/each
ACH Reversal.....	\$20.00/each
ACH Returns /NOC.....	\$5.00/each
ACH File Transfer.....	\$3.00/each