1st Community Federal Credit Union - Truth-In-Savings Account Disclosures and Rate Schedule

3505 Wildewood Drive, San Angelo, Texas 76904
Ballinger, Eldorado, Fort Stockton, Midland & Crane

For all dividend-bearing Accounts except Term Share Certificates and IRA Term Share Certificates, the dividend rate and APY disclosed reflect the prospective dividend rate and APY which the Credit Union anticipates will be paid for the current dividend period. For Term Share Certificates and IRA Term Share Certificates, rates are accurate as of 11/18/26. For current information call the Credit Union at (325)653-1465 or 800/749-1465. This Rate schedule sets forth certain rates, terms, and conditions applicable to your Accounts at 1st Community Federal Credit Union and is incorporated into the Membership and Account Agreement and any Term Share Certificate opened with us.

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance/ Minimum Balance to Avoid Fee	Dividends Compounded	Dividends Credited	Transaction Limitations
__ Savings (Share)	.05%	.05%	$25 [1]	Quarterly	Quarterly	Yes[3]
__ ePLUS Checking (meeting requirements[5])	0.35%[5]	0.35%[5]	-0-	Monthly Pays on $0.01 - $25,000	Monthly	See Footnote 5 for dividend requirements and limitations, and how to avoid the Monthly Maintenance Fee
__ 1st Checking (for members birth thru 20)	non-dividend bearing account		-0-	n/a	n/a	No
__ Seniors Checking	non-dividend bearing account		-0-	n/a	n/a	No
__ Basic Checking (receives paper statement)	non-dividend bearing account		-0-	n/a	n/a	No
__ No Service Charge Checking (must receive electronic statements)	non-dividend bearing account		-0-	n/a	n/a	No
__ Business Checking	non-dividend bearing account		-0-[6]	n/a	n/a	No
__ Non-Profit Checking	non-dividend bearing account		-0- / $250[2]	n/a	n/a	No
__ Fiduciary Checking	non-dividend bearing account		-0-[6]	n/a	n/a	No
__ Club Accounts[4]	.05%	.05%	-0-	Quarterly	Quarterly	Yes[3]
__ Christmas Club Acct	.05%	.05%	-0-	Monthly	Monthly	If funds are withdrawn prior to November 1, Account will be closed
__ Money Market	0.25%	0.25%	$2,500[2]	Monthly	Monthly	Yes[3]
__ Mega Money Market	0.35%	0.35%	$25,000[2]	Monthly	Monthly	Yes[3]

[1] You must maintain the disclosed minimum balance in your Account to maintain your membership and utilize other 1CFCU services.
[2] You must maintain the disclosed minimum balance in your Account each day to avoid a Monthly Service Charge being charged the next month.
[3] A fee as set forth in the Fee Schedule will be assessed for each withdrawal in excess of six (6) FREE electronic withdrawals per month except on Arnie or Christmas Club accounts.
[4] Not including Christmas Club Accounts.
[5] To earn dividends on balances of up to $25,000, you must be enrolled in eStatements and have a minimum of 15 debit card transactions post and clear during the calendar month. This Account features a $7.95 Monthly Maintenance Fee. If you are enrolled in eStatements for the entire calendar month, the Monthly Maintenance Fee is reduced by $4.00 for that month. If you additionally have 15 1CFCU debit card transactions post and clear during the calendar month, the Monthly Maintenance Fee is reduced by an additional $3.95 for that month, which results in a $0 Monthly Maintenance Fee.
[6] This Account has a Monthly Service Charge, as set forth in the Fee Schedule, regardless of the Account balance.
APY – Annual Percentage Yield

Term Share Certificates

For compounding certificates, dividends will be compounded and credited monthly on the last calendar day of the month. Dividends will not be compounded if you have chosen to have the dividends paid to directly to you or to another account. Dividends not paid directly to you or to another account at the time of crediting become part of the principal and are subject to the early withdrawal penalty.
Except for Special, Non-Member and Jumbo Term Share Certificates, Term Share Certificates renew automatically on the same terms and at the then-current rate for Term Share Certificates for the same term or a similar term if the same term is no longer offered if you so elect at the time of Account opening. The Credit Union may change the terms of the certificate for a renewal term or decline to renew the certificate by notifying you before renewal. All Term Share Certificates have a ten (10) day grace period from the maturity date for you to make withdrawals or changes without penalty. A new certificate will not be issued upon automatic renewal if the renewal term is the same as the previous term. The member's signature will not be required upon automatic renewal. Refer to the General Account Disclosures section below for early

withdrawal penalty disclosures.
[7]You may not make deposits into the Account, other than dividends earned and credited, until the maturity date stated on the Certificate and within the grace period. Refer to your Term Share Certificate for any additional transaction limitations. During a term, withdrawals of principal may not be made from a Term Share Certificate without closing the Certificate.

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Dividends Compounded	Dividends Credited	Transaction Limitations
__ 6 month	3.69%	3.75%	$1,000	Monthly	Monthly	Yes[7]
__ 1 year	2.96%	3.00%	$1,000	Monthly	Monthly	Yes[7]
__ 2 year	2.62%	2.65%	$1,000	Monthly	Monthly	Yes[7]
__ 3 year	2.57%	2.60%	$1,000	Monthly	Monthly	Yes[7]
__ 6 mo Noncompounding	3.69%	3.69%	$1,000	n/a	Monthly	Yes[7]
__ 1 yr Noncompounding	2.96%	2.96%	$1,000	n/a	Monthly	Yes[7]
__ 2 yr Noncompounding	2.62%	2.62%	$1,000	n/a	Monthly	Yes[7]
__ 3 yr Noncompounding	2.57%	2.57%	$1,000	n/a	Monthly	Yes[7]

Individual Retirement Account (IRA) Term Share Certificates

[8]IRA Certificate Accounts are subject to IRS contribution limits. Credit Union and IRS penalties may apply for withdrawal of any principal or dividends before age 59 ½. At age 59 ½, the Credit Union does not impose a penalty for early withdrawal of principal or dividends. Refer to the General Account Disclosures below and your IRA plan document for more information about Credit Union and IRS early withdrawal penalties. Dividends for Traditional / SEP (SEP available for one-year term only) / Roth Accounts will be compounded and credited monthly on the last calendar day of the month. Credited dividends become part of the principal and are subject to the early withdrawal penalty. Unless you notify us in writing before the end of the grace period of the current term that you do not wish to renew, IRA Term Share Certificates renew automatically on the same terms and at the then-current rate for IRA Term Share Certificates for the same term or a similar term if the same term is no longer offered. There is a ten (10) day grace period at the time of maturity for you to make changes to the Account without penalty. The Credit Union may change the terms of the certificate for a renewal term or decline to renew the certificate by notifying you before renewal. A new certificate will not be issued upon automatic renewal if the renewal term is the same as the previous term. The member's signature will not be required upon automatic renewal.

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Dividends Compounded	Dividends Credited	Transaction Limitations
__ 1 year	2.96%	3.00%	$25	Monthly	Monthly	Yes[8]
__ 2 year	2.62%	2.65%	$25	Monthly	Monthly	Yes[8]
__ 3 year	2.57%	2.60%	$25	Monthly	Monthly	Yes[8]
__ 5 yr Roth Conversion	2.50%	2.53%	$25	Monthly	Monthly	Yes[8]
__ 5 yr Roth Contributory	2.50%	2.53%	$25	Monthly	Monthly	Yes[8]

General Account Disclosures for All Accounts

Rate Information - The dividend rate and APY on your Savings (Share), Club, Christmas Club, ePLUS Checking, Money Market and Mega Money Market Accounts may change at any time as determined by the Credit Union Board of Directors. The dividend rate and APY on Term Share Certificates and IRA Term Share Certificates are fixed and will be paid until the maturity date on the Certificate. The disclosed APY for Term Share Certificate Accounts and IRA Term Share Certificate Accounts assumes that dividends will remain in the Account until maturity. A withdrawal will reduce earnings. The dividend rate and APY for Term Share Certificates and IRA Term Share Certificates are those that were offered within the most recent seven calendar days.

Balance Computation Method – Dividends for all dividend-bearing Accounts, except for the ePLUS Checking Account, are calculated by the Simple Daily Accrual Method which takes the daily ending balance multiplied by the daily rate equals the dividend amount. The daily rate is defined as 1/365 (or 1/366 for a leap year) of the disclosed rate. At the end of the reporting period, the daily dividend amounts are summed to calculate the dividend to be paid. Money Market, Christmas Club, Term Share Certificate, and IRA Certificate Accounts use a calendar month as a reporting period and are paid on the last day of the month. The Savings and Club (other than Christmas) Accounts use a calendar reporting period. Dividends are paid on the last day of each quarter.

Dividends for ePLUS Checking Accounts are calculated using the Average Daily Balance method with a monthly reporting period. At the end of each day, the balance of the account is recorded and added together with any other previous days' ending balances for the month. At the end of the month, we take the sum of the daily ending balances and divide it by the number of days in the month to calculate the average daily balance of the account. The average daily balance is then multiplied by the disclosed rate as a decimal, then

divided by the number of days in the current year, then multiplied by the number of days in the monthly reporting period, to arrive at the dividend amount.

Accrual of Dividends - Dividends, for all dividend-bearing Accounts, will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your Account.

Compounding and Crediting - Dividends will be compounded and credited as shown above. For ePLUS Checking, Money Market, Mega Money Market, and Christmas Club Accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. For Savings (Share) and Club Accounts, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period and is February 1 for the monthly example above and April 1 for the quarterly example above.

Effect of Closing - If you close your Savings (Share), Club, ePLUS Checking, Money Market or Mega Market Account before dividends are paid, you will not receive the accrued dividends.

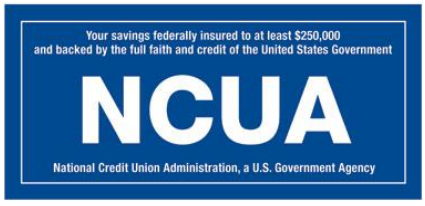
Term Share Certificate and IRA Term Share Certificate Early Withdrawal Penalties – We may impose a penalty for early withdrawals of principal or dividends before the maturity date. The penalty is based on the term of the Certificate Account and is calculated as a forfeiture of part of the dividends earned at the dividend rate on the Account. The penalty will be imposed regardless of whether dividends equal to the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal. We may waive the early withdrawal penalty in certain circumstances such as the death or incompetency of an Account owner. We do not charge an early withdrawal penalty on withdrawals of dividends from Term Share Certificate Accounts if you have elected at Account opening or during any grace period to have the dividends paid directly to you instead of credited to the Term Share Certificate Account. Early withdrawals of dividends or principal from IRA Term Share Certificate Accounts are subject to Credit Union early withdrawal penalties unless the owner is 59 ½ or older. IRA Term Share Certificate Accounts are additionally subject to IRS penalties for early withdrawals of dividends or principal before the owner reaches the age of 59 ½. Refer to your IRA plan document for more information.

Certificate Term	Penalty (Days Dividends)	Certificate Term	Penalty (Days Dividends)
6 Months	90 days	3 years	365 days
1 Year	180 days	5 years	730 days
2 years	270 days		

Nature of Dividends – For all dividend-bearing accounts except Term Share Certificate and IRA Term Share Certificate Accounts, dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

Par Value of Shares – The par value of a regular share in the 1st Community Federal Credit Union is $25. You must complete payment of one share to become a member and maintain Accounts at the Credit Union.

SEE 1ST COMMUNITY FEES SCHEDULE FOR ANY ADDITIONAL FEES THAT MAY APPLY TO THE ABOVE ACCOUNTS.





The National Credit Union Share Insurance Fund (NCUSIF) was created by Congress in 1970 to insure members' deposits in federally insured credit unions. Each credit union member has at least $250,000 in total coverage. Administered by the NCUA, the Share Insurance Fund insures individual accounts up to $250,000. Additionally, a member's interest in all joint accounts combined is insured up to $250,000. The Share Insurance Fund also separately protects members' IRA accounts up to $250,000 and provides additional coverage for members' trust accounts. The Share Insurance Fund has the backing of the full faith and credit of the United States. Credit union members have never lost even a penny of insured savings at a federally insured credit union.

In addition to the insurance provided by the NCUSIF, 1st Community FCU provides our members with private insurance coverage through the Excess Share Insurance Corporation (ESI) that duplicates the coverage amounts provided by the NCUSIF. In essence doubling all the amounts of insurance protection as indicated above on your accounts at 1st Community FCU.