RadiFi CREDIT UNION

562 Park Street
P.O. Box 2357
Jacksonville, FL 32232

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 10/23/2026

MATURITY DATE:

The rates, fees and terms applicable to your account at RadiFi Federal Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate (%)	APY (%)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☒ **Tiered Certificate Account**			Fixed	☒ $500.00 - $2,499.99 ☐ $2,500.00 - $24,999.99 ☐ $25,000.00 - $49,999.99 ☐ $50,000.00 - $99,999.99 ☐ $100,000.00 - $249,999.99 ☐ $250,000.00 - $499,999.99 ☐ $500,000.00 - $749,999.99 ☐ $750,000.00 - $999,999.99 ☐ $1,000,000.00 or Higher	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	**2.862%**	**2.900%**								
6 Month	**3.251%**	**3.300%**								
12 Month	**2.618%**	**2.650%**								
18 Month	**2.667%**	**2.700%**								
24 Month	**3.348%**	**3.400%**								
30 Month	**3.542%**	**3.600%**								
36 Month	**3.300%**	**3.350%**								
48 Month	**3.300%**	**3.350%**								
60 Month	**3.300%**	**3.50%**								
☒ **Tiered IRA Certificate Account**			Fixed	☒ $500.00 - $2,499.99 ☐ $2,500.00 - $24,999.99 ☐ $25,000.00 - $49,999.99 ☐ $50,000.00 - $99,999.99 ☐ $100,000.00 - $249,999.99 ☐ $250,000.00 - $499,999.99 ☐ $500,000.00 - $749,999.99 ☐ $750,000.00 - $999,999.99 ☐ $1,000,000.00 or Higher	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
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18 Month	**2.667%**	**2.700%**								
24 Month	**3.348%**	**3.400%**								
30 Month	**3.542%**	**3.600%**								
36 Month	**3.300%**	**3.350%**								
48 Month	**3.300%**	**3.350%**								
60 Month	**3.300%**	**3.350%**								
☒ **Promotional Certificate Account**			Fixed	☒ $500.00 or Higher	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
13 Month	**4.025%**	**4.10%**								
17 Month	**4.218%**	**4.300%**		☒ $500.00 or Higher (New Money Only)						
☒ **Flex Access Certificate**			Fixed	☒ $500.00 or Higher (New Money Only)	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations	Automatic
11 Month	**4.218%**	**4.30%**								

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RATE SCHEDULE (cont,d)

☐ **Personal Goal Savings Certificate Account**			Variable Rate	---	Monthly	Monthly	Account's Term	See Transaction Limitations Section	Allowed – See Transaction Limitations section	Not Automatically Renewable
☐ 12 Month ☐ 18 Month										
$ 0.00 - $500.00										
$500.01 - $1,000.00										
$1,000.01 - $1,500.00										
$1,500.01 up										
☐ 3 year ☐ 5year			Variable Rate	---	Monthly	Monthly	Account's Term	See Transaction Limitations Section	Allowed – See Transaction Limitations section	Not Automatically Renewable
$ 0.00 - $2,500.00										
$2,500.01 - $5,000.00										
$5,000.01 - $7,500.00										
$7,500.01 up										

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Tiered Certificate and Tiered IRA Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. The Personal Goal Savings Certificate accounts are tiered rate accounts. The balance ranges, dividend rate and annual percentage yield applicable to each tier are disclosed in the Rate Schedule. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance in your account. The tiered rates applicable to each balance range may change monthly as determined by the credit union's Board of Directors. For accounts subject to dividend compounding, 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. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open your Prime Share Savings account, you must deposit or already have on deposit at least the par value of one full share in any account. Some accounts may have additional minimum opening deposit requirements. Promotional Certificate accounts must be opened with new money. New money is defined as funds not currently on deposit with RadiFi Federal Credit Union. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

6. TRANSACTION LIMITATIONS — For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. For Flex Access Certificate accounts, you may make a one-time withdrawal of up to $5,000.00 during the term of the certificate, after the first 7 days of account opening without a penalty. For Personal Goal Savings Certificate accounts, you are required to make monthly, bi-monthly, weekly or bi-weekly deposits to your account, via payroll deduction or automatic transfer from another account, in an amount as designated by you at account opening.

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.

a. Amount of Penalty. For all certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 1 year	90 days' dividends
Terms of 1 year or longer	180 days' dividends

b. How the Penalty Works. 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. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

c. 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:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) 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 a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

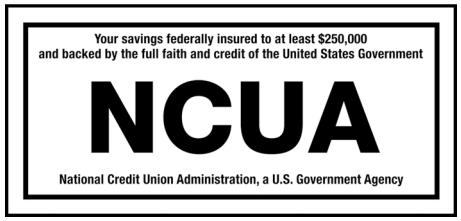
9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For Certificate and IRA Certificate, accounts, your account will automatically renew for another term upon maturity. For Promotional Certificates and Flex Access Certificate accounts, your account will automatically renew to the next closest 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. For Personal Goal Savings Certificate accounts, your account will not renew for another term upon maturity. You will not be paid dividends on the account after the maturity date. Upon maturity, the

balance in your Personal Goal Savings Certificate account will be automatically transferred to another account of yours.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1



RadiFi CREDIT UNION

Addendum to Truth-In-Savings Disclosure

	Dividend Rate	APY	Rate Type
9-Month Promotional Certificate	4.803%	4.910%	Fixed Rate

The following disclosures are applicable to the 9-Month Promotional Certificate and supplement the Account Disclosures provided within the Truth-In-Savings Disclosure. The Term for this Promotional Certificate is 9 months, with a minimum opening deposit of $500.00 from a source not on deposit within the 30 days period preceding to account opening, or funds from an external source. Minimum balance to earn dividends $500.00. The Dividends for the 9-Month Promotional Certificate Account will be compounded Monthly, credited Monthly, over the Account's term. Upon maturity, the 9-Month Promotional Certificate Account will automatically renew to the closest certificate term available at the dividend rate and APY in effect at that time.

Withdrawals from the 9-Month Promotional Certificate Account are subject to the early withdrawal penalties stated within the Disclosure.

This Addendum is incorporated into and made a part of the Truth-In-Savings Disclosure. In the event of any conflict, inconsistency, or discrepancy between the terms of this Addendum and the terms of the Truth-In-Savings Disclosure, the terms of this Addendum shall govern and control with respect to the subject matter of this Addendum.

Effective 10/15/2026