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

# TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE: 4/4/2026**

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

## RATE SCHEDULE

| ACCOUNT TYPE | DIVIDENDS | | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|---|---|---|---|---|---|---|---|---|---|
| | Dividend Rate/ Annual Percentage Yield (APY) | Dividends Compounded | Dividends Credited | Dividend Period | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method to Calculate Dividends | |
| **Share Savings** | 0.099 / 0.10 | Monthly | Monthly | Monthly (Calendar) | $5.00 | $100.00 | $100.00 | Daily Balance | — |
| **Youth Savings** | 0.995 / 1.00 | Monthly | Monthly | Monthly (Calendar) | $5.00 | — | $5.00 | Daily Balance | — |
| **Secondary Savings** | 0.099 / 0.10 | Monthly | Monthly | Monthly (Calendar) | — | — | $100.00 | Daily Balance | — |
| **Holiday Club** | 0.099 / 0.10 | Monthly | Monthly | Monthly (Calendar) | — | — | $100.00 | Daily Balance | Account transfer and withdrawal limitations apply. |
| **IRA** | 0.099 / 0.10 | Monthly | Monthly | Monthly (Calendar) | — | — | $100.00 | Daily Balance | Account limitations apply. |
| **Money Market** | 0.399 / 0.40<br>0.747 / 0.75<br>0.847 / 0.85<br>1.045 / 1.05<br>1.094 / 1.10<br>1.193 / 1.20 | Monthly | Monthly | Monthly (Calendar) | $2,500.00 | — | ☐ $100.00<br>☐ $2,500.00<br>☐ $10,000.00<br>☐ $25,000.00<br>☐ $50,000.00<br>☐ $100,000.00 | Daily Balance | — |
| **Tidal Wave Money Market** | 0.399 / 0.40<br>0.747 / 0.75<br>0.955 / 1.00<br>1.243 / 1.25<br>1.490 / 1.50<br>1.736 / 1.75<br>2.960 / 3.00<br>3.445 / 3.50<br>3.928 / 4.00 | Monthly | Monthly | Monthly (Calendar) | $2,500.00 (New Money Only) | — | ☐ $100.00<br>☐ $2,500.00<br>☐ $10,000.00<br>☐ $25,000.00<br>☐ $50,000.00<br>☐ $100,000.00<br>☐ $250,000.00<br>☐ $500,000.00<br>☐ $1,000,000.00 | Daily Balance | — |
| **Free Checking** | — | — | — | — | — | — | — | — | — |
| **Teen Checking** | — | — | — | — | — | — | — | — | — |
| **Interest Checking** | 0.050 / 0.05 | Monthly | Monthly | Monthly (Calendar) | — | $100.00 | — | Daily Balance | — |
| **Extreme Checking**<br>Qualifications met (see Section 1)<br><br>Qualifications not met (see Section 1) | 0.747 / 0.75<br>0.049 / 0.05<br><br>0.000 / 0.000 | Monthly | Monthly | Monthly (Calendar) | — | — | $0.00 to $5,000.00<br>$5,000.01 or greater | Daily Balance | Account qualifications must be met to earn stated APY |
| **Make Waves Checking**<br>Qualifications met (see Section 1)<br><br>Qualifications not met (see Section 1) | 3.928 / 4.00<br>1.490 / 1.50<br><br>0.000 / 0.000 | Monthly | Monthly | Monthly (Calendar) | — | — | $0.00 to $15,000.00<br>$15,000.01 or greater | Average Daily Balance | Account qualifications must be met to earn stated APY |

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# 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 Share Savings, Youth Savings, Secondary Savings, Holiday Club, IRA, Money Market, Tidal Wave Money Market, Interest Checking, Extreme Checking, and Make Waves Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market, Tidal Wave Money Market, Extreme Checking, and Make Waves Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market, Tidal Wave Money Market, and Makes Waves Checking accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Extreme Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**Extreme Checking —** The Extreme Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle of 1) enroll in and receive e-statements; 2) complete ten (10) or more debit card POS or signature based transactions that post and settle to your account; and 3) have direct deposits of at least $500.00 during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of $5,000.00 or less. You will also earn the second dividend rate and annual percentage yield listed for this account on balances over $5,000.00. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to the entire balance in the account. The monthly qualification cycle is defined as a period beginning on the first day of the calendar month and ending on the last day of the calendar month.

**Makes Waves Checking —** The Make Waves Checking account is a tiered rate account. You may qualify for a higher dividend rate and annual percentage yield if you meet the minimum qualification requirements during the monthly qualification cycle. To meet the minimum qualification requirements, you must: a) enroll in and receive free e-statements; b) complete 15 or more credit card or debit card transactions that post and settle to your account; and c) have direct deposits of at least $1,000.00. The monthly qualification cycle is defined as a period beginning on the first day of the calendar month and ending on the last day of the calendar month. Qualifying credit card transactions include those transactions reflected on your Visa Credit Card statement for the period which closes during the monthly qualification cycle. Assume, for example, that your credit card statement period closes on the 10th of the month. For the monthly qualification cycle beginning July 1st and ending July 31st, those credit card transactions that post and settle during the credit card statement period ending July 10th will be included as qualifying transactions. Debit Card transactions may take one or more business days from the date the transaction was made to post and settle to your account. The debit card transactions must post and settle during the monthly qualification cycle in order to qualify for the higher dividend rate and annual percentage yield. If you meet the minimum qualifications requirements during the qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of $15,000.00 or less. You will also earn the second dividend rate and annual percentage yield listed for this account on balances over $15,000.00. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to the entire balance in the account.

**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.

**3. DIVIDEND COMPOUNDING AND CREDITING —** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. 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 —** For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a share savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. Tidal Wave Money Market Accounts requires deposits of new money only. New Money is defined as funds not currently on deposit with RadiFi Federal Credit Union. For Share Savings and Interest Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share Savings, Youth Savings, Secondary Savings, Holiday Club, IRA, Money Market, Tidal Wave Money Market, and Extreme Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by added the principle in the account for each day of the period and dividing that figure by the number of days in the period. If your Secondary Savings or Holiday Club account has a balance less than $50.00 and no transactions for 12 consecutive months, then your account will be closed and the balance will be transferred to your primary membership share account. If your non-dividend checking account has no transactions for 6 consecutive months, then your account will be closed and the balance will be transferred to your primary membership share account.

**6. ACCOUNT LIMITATIONS —** For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For IRA accounts, you may not make any pre-authorized, automatic or telephone transfers from your account to another account of yours or to a third party at any time. For each withdrawal from your account before the age of 59½, you will be charged a fee as disclosed in the Schedule of Fees and Charges. Please refer to your IRA Trust Agreement for additional limitations on account transactions. For Extreme Checking and Make Waves Checking accounts, please see section 1 for minimum qualifications that must be met to earn the state APY. For Share Savings, Youth Savings, Secondary Savings, Money Market, Tidal Wave Money Market, Interest Checking, Teen Checking, and Free Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS —** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. 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.

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

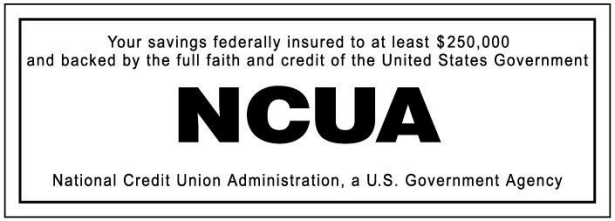
| | |
|---|---|
| Par Value of One Share | $5.00 |
| Number of Shares Required | 1 |
| Membership Fee | $5.00 |

**9. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

## SCHEDULE OF FEES AND CHARGES

| GENERAL FEES | |
|---|---|
| Account Closure | $5.00 if closed within 6 months of opening |
| Account Reconciliation | $20.00/Hour and $20.00 minimum charge |
| Account Research | $20.00/Hour and $20.00 minimum charge |
| Return Mail | $5.00/Month |
| Cash Advance by Telephone | $9.95 |
| Cashier's Check | $5.00/Check (Credit Union checks cleared by the Credit Union) |
| Cashier's Check Stop Payment | $34.00 (waived after ten (10) days |
| Coin Handling<br>Members<br>Non-Members | <br>3.00%<br>7.00% |
| Deposit (To Me/From Me) Return Fee | $34.00/Item |
| Deposit Return Fee | $6.00/Item |
| *Escheatment (Abandoned Account or Safe Deposit Box) | $50.00/Account/Box |
| Excessive Withdrawal | $2.00/Withdrawal after ten (10) per month |
| Exchange Check (Replace check for Cashier's Check) | $10.00 |
| Garnishment | $45.00 |
| Inactive Account | $10.00/Month after 2 year(s) (if not subject to Share Savings service charge |
| Legal Process (tax levies, summons) | $45.00 |
| Money Order | $2.00/Money Order |
| Money Order Stop Payment | $7.00 |
| Photocopy | $2.50/Copy |
| Shared Branch transaction | $2.50/Transaction |
| Statement Copy | 1 free per year, $5.00/statement |
| Telephone Transfer (same account) (by staff member or ATM) | $1.00/Transfer |
| Wire Transfer (Incoming) | $5.00/Transfer |
| Wire Transfer (Outgoing) | $15.00/Transfer |
| **SPECIFIC ACCOUNT FEES** | |
| Share Savings - Service Charge | $5.00/Month if minimum balance is not maintained |
| Holiday Club - Early Withdrawal | $10.00 |
| IRA – Early Withdrawal | $25.00 |
| Interest Checking - Service Charge | $3.50/Month if minimum balance is not maintained |
| **CHECKING ACCOUNT FEES** | |
| Check/Share Draft Printing | Prices may vary depending upon style |
| Copy of Check | $5.00/Item |
| Copy of Check by Fax | $5.00/Item |
| Courtesy Pay Fee Check | $34.00/Item |
| Courtesy Pay Fee Card | $34.00/Item |
| Transfer Fee | $3.00/Item |
| Return Check Fee | $34.00/Item (each submission/resubmission) – waived after five (5) per day |
| Starter Checks | $1.00/12 checks |
| Stop Payment | $34.00/Request |
| **EFT FEES** | |
| Courtesy Pay Fee ACH | $34.00/Item |
| ACH NSF Return Fee | $34.00/Item (each submission/resubmission) – waived after five (5) per day |
| ATM/Debit Research | $20.00/Hour and $20.00 minimum charge |
| ATM Transaction | $1.00 for each ATM transaction at ATM's not owned by the Credit Union after five (5) per month |
| Bill Payment Cancelled Check Copy | $2.50 |
| Card Replacement | $10.00/Card |
| Debit Card Express Overnight | $25.00 |
| Debit Card Express Processing | $20.00 |
| Lost PIN replacement | $5.00 |
| **SAFE DEPOSIT BOX FEES** | |
| 3" x 5" Box | $30.00/Year |
| 3" x 10" Box | $45.00/Year |
| 5" x 10" Box | $60.00/Year |
| 10" x 10" Box | $75.00/Year |
| Drilling of Boxes | $200.00 |
| Key (Nonrefundable) | $5.00 |
| Late Payment | $5.00 |
| Lost Key | $35.00 |

***Escheatment Fee -** When an account has no activity for five years or more, and the owners of the account cannot be reached, this fee will be deducted from the balance of the account and the remainder of the funds (if any) will be turned over to the State of Florida for the Unclaimed Funds.




### IMPORTANT INFORMATION

Routing Number
263079234

Website: www.radificu.org

E-mail: answers@radificu.org (non-secure)

Mailing Address
RadiFi Federal Credit Union
P.O. Box 2357
Jacksonville, FL 32232-0011

### IMPORTANT PHONE NUMBERS

Member Support
(904) 475-8000
(800) 443-2664