



P.O. Box 244040
Montgomery, AL 36124-4040

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: _____ **Quarterly:** _____

The rates, fees and terms applicable to your account at Max 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/Club	\$100.00 to \$2,499.99 0.075% / 0.075% \$2,500.00 or greater 0.150% / 0.150%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$50.00 (see section 5)	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Elevate Money Market	\$1.00 to \$2,500.00 4.889% / 5.00% \$2,500.01 to \$5,000.00 3.930% / 4.00% \$5,000.01 to \$15,000.00 2.960% / 3.00% \$15,000.01 or greater 0.995% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Performance Money Market	\$1.00 to \$4,999.99 0.15% / 0.15% \$5,000.00 to \$24,999.99 0.25% / 0.25% \$25,000.00 to \$49,999.99 0.75% / 0.75% \$50,000.00 to \$99,999.99 1.250% / 1.26% \$100,000.00 to \$249,999.99 1.750% / 1.76% \$250,000.00 to \$499,999.99 2.000% / 2.02% \$500,000.00 or greater 2.250% / 2.27%	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	—	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Private Reserve Money Market	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$1,000.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Arrive Checking	—	—	—	—	\$50.00	—	—	—	—
Rise Spend	—	—	—	—	\$50.00	See section 5	—	—	—

Explore Checking	—	—	—	—	\$50.00	—	—	—	—
Express Checking	—	—	—	—	\$50.00	—	—	—	—
Grow Checking	—	—	—	—	\$50.00	\$500.00	—	—	—
Perform Checking	0.150% / 0.150%	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	\$1,500.00	\$1.00	Average Daily Balance	—
Achieve Checking	\$1.00 to \$15,000.00 3.000% / 3.04% \$15,000.01 or greater 0.250% / 0.250%	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$500.00 (see section 5)	\$1.00 (see section 5)	Average Daily Balance	—

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/Club, and Perform Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Elevate Money Market, Performance Money Market, Private Reserve Money Market, and Achieve Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Share/Club, Elevate Money Market, Performance Money Market, and Achieve 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 Share/Club, and Performance Money Market 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 Elevate Money Market and Achieve Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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. For Share/Club, Elevate Money Market, Performance Money Market, Private Reserve Money Market, Perform Checking, and Achieve Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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. For Share/Club, Private Reserve Money Market, Grow Checking, Perform Checking, and Achieve Checking accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not met during each day of the calendar month, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Rise Spend accounts, you must have at least one direct or mobile deposit per calendar month and complete 10 or more MAX debit card transactions per calendar month to avoid a service fee as stated in the Schedule of Fees and Charges. For Achieve Checking accounts you must have at least one direct or mobile deposit per month, enroll in eStatements, and complete 10 or more MAX debit card purchases per month to earn dividends and waive non-network ATM fees. If requirements are not met, your account is subject to a service charge unless the minimum balance is met. For Share/Club accounts, if you are 23

years of age or older and hold no other accounts except a Share/Club account with a balance or combined balance of less than the minimum balance to avoid a fee you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share/Club, Elevate Money Market, Performance Money Market, Private Reserve Money Market, Perform Checking, and Achieve Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Share/Club accounts, the minimum average daily balance requirement only applies to individuals age 23 or older who hold no other accounts except a Share/Club account. 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 adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Share/Club, Elevate Money Market, Performance Money Market, and Private Reserve Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Share/Club accounts, you may make three (3) over the counter withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Arrive Checking, Rise Spend, Explore Checking, Express Checking, Grow Checking, Perform Checking, and Achieve Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed each time an item/draft overdraws your account, and/or on each 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 may be imposed each time an item/draft overdraws your account regardless of whether we pay or return the item/draft. 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.

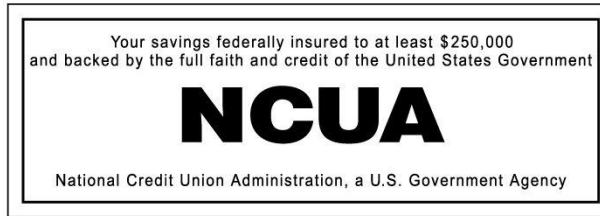
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services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

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

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration 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.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



MAX CREDIT UNION
SCHEDULE OF FEES AND CHARGES
FOR
SHARE, CLUB, AND SHARE DRAFT ACCOUNTS

EFFECTIVE MARCH 1, 2025

SHARE / CLUB ACCOUNT

Fees. The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; May be subject to Non-MAX ATM owner surcharges. (c) Additional or Replacement MAX ATM card - \$5.00 each; (d) Address Not Known and Dormant after 12 months - \$5.00 per month; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Research Charges - \$15.00 for the first hour then \$20.00 per hour; (i) Wire Transfers - \$20.00 per Domestic Outgoing, and \$10.00 per Domestic Incoming, \$45.00 for International Outgoing and \$10.00 per International Incoming; (j) Excessive Share Withdrawals - \$3.00 per item. You may make up to three over-the-counter withdrawals each month without charge. Subsequent withdrawals will be charged a fee of \$3.00 each. MAX ATM withdrawals are exempt from this charge; (m) Membership Fee - \$1.00 per membership; (n) Share Transfer for Overdraft - \$ 2.00 per transfer; (Refer to Transaction limitations below); (o) Shares/Clubs Only Fee - \$5.00 per month for those members at least 23 years of age holding no other accounts except a share or share and club accounts with a balance or combined balance of less than \$50.00 as calculated at the end of each month with no transaction activity for the last 12 months; (u) Check Cashing Fee - \$9.00 per check for those members at least 23 years of age holding no other accounts except a share or share and club accounts with a balance or combined balance of less than \$250.00.

SHARE DRAFT ACCOUNTS
ACHIEVE CHECKING

Fees. The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; transfer- \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. MAX will waive a maximum of 5 ATM Network fees charged for withdrawals during the month to this account; (c) Check Printing Fees – Varies depending on style of check ordered; (d) Copy of Check - \$2.00 each; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$3.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) \$32.00 per draft; (j) Research Charges - \$15.00 for the first hour then \$20.00 per hour; (k) Share Transfer for Overdrafts - \$2.00 per transfer for all members 19 years of age or older; (l) Stop Payment Order - \$32.00 per order; (m) Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. **Subject to a service fee of \$4.95 each month if the account does not meet the requirements to earn dividends unless a minimum balance of \$500.00 is maintained during the entire month.**

PERFORM CHECKING

Fees. The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. MAX will waive a maximum of 5 ATM Network fees charged for withdrawals during the month to this account; (c) Check Printing Fee - MAX custom checks are provided at no cost. Other check prices vary depending on style of check ordered; (d) Copies of History - \$3.00 each; (e) Statement Copies - \$2.00 per statement; (f) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) \$32.00 per draft; (g) Research Charges - \$15.00 for the first hour and \$20.00 per hour; (h) Share Transfer for Overdrafts - \$2.00 per transfer for all members 19 years of age or older; (i) Stop Payment Order - \$32.00 per order; (j) Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. The following are provided at no cost to members holding this account: check copies on request, notary service, and access to the Performance Money Market Account. **If the balance drops below \$1,500.00, a monthly service fee of \$7.50 will be charged the following month.**

EXPLORE CHECKING

Fees. The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal-\$1.00 each; may be subject to more than one fee per log in; may be subject to non-MAX ATM owner surcharges. MAX will waive a maximum of 5 ATM Network fees charged for withdrawals during the month to this account for students under age 26, upon application to the Credit Union. (c) Check Printing Fee - varies depending on style of check ordered; (d) Copy of Check - \$2.00 per check; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$3.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) - \$32.00 per draft, this fee is waived for students under the age of 19; (j) Research Charges - \$15.00 for the first hour then \$20.00 per hour; (k) Stop Payment Order - \$32.00 per order; (l) Wire Transfers - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day.

ARRIVE CHECKING

Fees. The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; May be subject to Non-MAX ATM owner surcharges. (c) Check Printing Fee - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 per check; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) - \$32.00 per draft; (i) Research Charges - \$15.00 for the first hour then \$20.00 per hour; (j) Share Transfer for Overdraft-\$2.00 per transfer for all members 19 years of age or older; (k) Stop Payment Order - \$32.00 per order; (l) Wire Transfers - Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day.

EXPRESS CHECKING

Fees. The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM surcharges. MAX will waive a maximum of 3 ATM Network fees charged for withdrawals during the month to this account; (c) Check Printing Fees - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 each; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$3.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) - \$32.00 per draft; (j) Research Charges - \$15.00 for the first hour, then \$20.00 per hour; (k) Share Transfer for Overdrafts - \$2.00 per transfer for all members 19 years of age or older; (l) Stop Payment Order - \$32.00 per order; (m) Wire Transfer - Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day.

GROW CHECKING

Fees. The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATM - /Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. MAX will waive a maximum of 2 ATM Network fees charged for withdrawals during the month to this account. (c) Check Printing Fee - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 per check; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$3.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) - \$32.00 per draft; (j) Research Charges - \$15.00 for the first hour then \$20.00 per hour; (k) Share Transfer for Overdrafts - \$2.00 per transfer for all members 19 years of age or older; (l) Stop Payment Order - \$32.00 per order; (m) Wire Transfers - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. **If the balance drops below \$500.00, a monthly service fee of \$4.95 will be charged the following month.**

RISE CHECKING

Fees. The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$32.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATM - Denial of Transfer or Withdrawal - \$.50 each Inquiry - \$.50 each; Transfer \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. (c) Copy of History - \$3.00 each; (d) MAX Teller Check - \$4.00 each; (e) Statement Copies - \$2.00 per statement; (f) Monthly Paper Statement Mailed - \$3.00 per month; (g) Overdrafts (One-time Debit Card transaction) - \$32.00 per draft; (h) Research Charges - \$15.00 per hour for the first hour then \$20.00 per hour; (i) Share Transfer for Overdrafts - \$2.00 per transfer for all members 19 years of age or older; (j) Stop Payment Order - \$32.00 per order; (k) Wire Transfers - Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. **Subject to a service fee of \$10.00 each month unless you have at least one Direct or Mobile Deposit and complete 10 or more Debit Card purchases per calendar month.**

MAX CREDIT UNION
SCHEDULE OF FEES AND CHARGES
FOR
MONEY MARKET ACCOUNTS
EFFECTIVE MARCH 1, 2025

GENERAL

Fees and charges. The following fees and charges may be assessed against Money Market Accounts. Additional fees and charges may apply to specific accounts and are described in that accounts disclosure. (a.) Statement copies - \$2.00 per statement; (b.) Copy of History - \$3.00 each.

PERFORMANCE MONEY MARKET ACCOUNT

Fees and charges. The following fees and charges may be assessed against your account: (a.) Statement copies - \$2.00 per statement; (b.) Check overdraft - \$32.00 per draft; (c.) Copy of check - \$2.00 each; (d.) Copy of history - \$3.00 each; (e.) Wire transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming; (f.) MAX Teller Check - \$4.00 each; (g.) Stop Payment Order \$32.00 per order.

PRIVATE RESERVE MONEY MARKET ACCOUNT

Fees and charges. The following fees and charges may be assessed against your account: (a.) Statement copies - \$2.00 per statement; (b.) Check overdraft - \$32.00 per draft; (c.) Copy of check - \$2.00 each; (d.) Copy of history - \$3.00 each; (e.) Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming; (f.) MAX Teller Check - 4.00 each; (g.) Minimum balance violation - \$10.00 per month for each month that account is below \$1,000; (h.) Stop Payment Order \$32.00 per order.

ELEVATE MONEY MARKET ACCOUNT
Non-Transferable as Defined in 12 CFR Part 204

Fees and charges. The following fees and charges may be assessed against your account: (a.) Statement copies - \$2.00 per statement; (b.) Check overdraft - \$32.00 per draft; (c.) Copy of check - \$2.00 each; (d.) Copy of history - \$3.00 each; (e.) Wire Transfer - \$20.00 per Domestic Outgoing, \$10.00 per Domestic Incoming, \$45.00 per International Outgoing, \$10.00 per International Incoming (f.) MAX Teller Check - 4.00 each; (g.) Stop Payment Order \$32.00 per order.