

ADDENDUM TO YOUR ACCOUNT AGREEMENT

Effective: October 14, 2026

This Truth in Savings Addendum (“Addendum”) supplements and is incorporated into the Workers Federal Credit Union Truth in Savings Disclosure, Account Agreement, Fee Schedule, Rate Sheet, Electronic Fund Transfers disclosure, and any other applicable account disclosures, as each may be amended from time to time. If this Addendum conflicts with another account disclosure, the provision that most specifically applies to the 7 month certificate account will control to the extent permitted by applicable law or regulation.

This Addendum is intended to be interpreted and applied consistently with all applicable laws and regulations governing federally chartered credit unions and consumer deposit accounts, including, as applicable, the Federal Credit Union Act, NCUA Rules and Regulations, the Truth in Savings Act and NCUA Part 707, the Electronic Fund Transfer Act and Regulation E, the Expedited Funds Availability Act and Regulation CC, the E-SIGN Act, applicable privacy, security, Bank Secrecy Act/anti-money laundering, OFAC, and share insurance requirements, and other applicable federal and state laws and regulations. Nothing in this Addendum will be construed to waive, limit, or modify any right, protection, disclosure obligation, or other requirement that cannot be waived, limited, or modified under applicable law.

7 Month Certificate Truth In Savings Disclosure	
Rate Information	You will be paid the disclosed rate until first maturity. This certificate may be opened online or in a branch location.
Compounding frequency	Unless otherwise paid, dividends will be simple interest.
Crediting frequency	Dividends will accrue daily and are credited at maturity. Alternatively, you may choose to have dividends paid to you or to another account rather than credited to this account.
Dividend period	For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity.
Minimum balance requirements	Minimum balance is \$500 to open and to earn dividends. This certificate can also be opened as an IRA certificate. The minimum to open and to earn dividends for the IRA certificate is \$1,000 Workers Federal Credit Union membership required; minimum balance to open membership account is \$5, unless otherwise noted.
Daily balance computation method	Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
Accrual of dividends on noncash deposits	Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations	After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
Time requirements	Your account will mature _____.
Early withdrawal penalties	A penalty may be imposed for withdrawals before maturity. For Certificates greater than 18 months: The penalty we may impose will be equal to fifty percent (50%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate. For Certificates of Deposit 18 months or less:

	The penalty we may impose will be equal to twenty-five percent (25%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate. In certain circumstances, such as the death or legal incapacity of an account owner, applicable law may permit or, in some cases, require the waiver of an early withdrawal penalty. Other exceptions may also apply.
Withdrawal of dividends prior to maturity	The annual percentage yield assumes that dividends will remain in the account until maturity. A withdrawal will reduce earnings.
Automatically renewable account	This account automatically renews at maturity, unless we receive written notice from you within the grace period mentioned below. Upon maturity, your 7 Month certificate will automatically renew as a standard 12-month certificate at the dividend rate in effect for the 12-month term at that time. Each renewal term thereafter, if applicable, will be the 12-month term, beginning on the maturity date. See account terms for additional information. Once the certificate is renewed, you will have a 10 day grace period to withdraw the funds without penalty. If the funds are not withdrawn within the grace period the certificate is considered renewed for the current 12-month term at the current rate. If either you or we prevent renewal, the funds will transfer to a regular share account after final maturity, and dividends will accrue at the standard share dividend rate in effect at that time. If this certificate is withdrawn during the grace period, the dividend rate will be the same dividend rate that would have been paid on this certificate if renewed. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.