

TRUTH IN SAVINGS DISCLOSURE

The rates fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. Visit www.SpaceCityCU.com to view current interest rates.

Rates for Savings, Checking and Certificate Accounts • Effective December 17, 2024

Effective December 17, 2024	Annual Percentage Rate (APR*)	Annual Percentage Yield (APY*)	Interest Compounded and Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Balance Method
Savings Accounts						
\$100.00 - \$49,999.99	0.10%	0.10%	Monthly	\$5.00	\$1,000	Daily
\$50,000+	0.50%	0.50%				
Youth Savings	0.50%	0.50%	Monthly	\$5.00	N/A	Daily
College Savings	0.50%	0.50%	Monthly	\$5.00	N/A	Daily
Christmas Club	0.50%	0.50%	Monthly	\$5.00	N/A	Daily
IRA Savings Traditional or Roth						
Below \$49,000	1.00%	1.00%	Monthly	\$5.00	N/A	Daily
\$50,000 +	2.00%	2.01%				
Checking Account	0.10%	0.10%	Monthly	\$5.00	² See Footer Disclosure	Daily
Money Market Checking						
\$2,000 - \$9,999.99						
\$10,000 - \$49,999.99	0.50%	0.50%	Monthly	\$2,000.00	\$2,000.00	Daily
\$50,000 +	0.75%	0.75%				
	1.00%	1.01%				
Regular and IRA Certificate¹						
6 Month	2.00%	2.02%	Monthly	Regular CD \$2,000.00	N/A	N/A
1 Year	3.50%	3.56%				
2 Years	2.75%	2.79%				
3 Years	2.50%	2.53%		IRA CD \$500.00		
4 Years	2.50%	2.53%				
5 Years	2.50%	2.53%				
Jumbo Regular and IRA Certificate³						
6 Month	2.10%	2.12%	Monthly	Regular Jumbo CD \$50,000.00	N/A	N/A
1 Year	3.70%	3.76%				
2 Years	2.95%	2.99%				
3 Years	2.70%	2.73%		Jumbo IRA CD \$50,000.00		
4 Years	2.70%	2.73%				
5 Years	2.70%	2.73%				
Save to Win	3.50%	3.56%	Annually	\$25.00	N/A	N/A

Rates are subject to change at any time without notice.

*APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. The minimum balance required to open and earn dividends for certificates is \$2,000 for Regular, \$500 for IRA, and \$25 for Save to Win. Savings, Checking, Regular and IRA certificates earn and pay dividends monthly and Save to Win certificates earn and pay dividends annually. Dividends may roll over or be paid monthly to shares or checking, have it your way. All accounts federally insured to at least \$250,000 by NCUA, a government agency. For Save to Win, see page 18.

¹ On certificates of deposit, a penalty may be imposed for early withdrawal. The penalty is the greater of \$25.00, or 50% of the dividends that would have been earned on the amount withdrawn (over the remainder of the certificate's term).

²Monthly checking account fee is charged per each checking held under an individual account number. No fee is charged for members who meet usage thresholds of performing 5 transactions with their debit card during the calendar month, logged into their online banking account within the last three months, and have signed up for free e-statements. Members with an aggregate loan or account balance of \$10,000 per account number will be exempt for each instance this occurs per account number. Members 21 and under and 65 or older are also exempt.

³Limited time promotional certificate of deposit. Rate valid for 9-month certificates with a minimum balance of \$50,000. No prior relationship requirement to apply for the CD account. The maximum total deposit amount for a 9-month CD is \$750,000 per member. After you open the certificate, you may not make additional deposits to this certificate account. This offer is valid for a limited time only while quantities last. Ask a representative to see full CD disclosures. Fees may reduce earnings. If not currently a Space City Credit Union member, a \$5 deposit is needed to establish membership. For the 9-Month Promotional Certificate, on the maturity date indicated in your Account Receipt, the funds in the certificate will be transferred to a regular 12-month certificate.

