



MECU Credit Union
 One South Street
 Baltimore, MD 21202
 (410) 752-8313
 mecu.com

E-mail address: info1@mecu.com

Truth-In-Savings Disclosure

Effective Date

March 01, 2021

The rates 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.

| ACCOUNT TYPE | INTEREST | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|------------------------------|---|---------------------|-------------------|-------------------------|--|--|-----------------------|------------------------------------|
| | Interest Rate (%) / Annual Percentage Yield – APY (%) | Interest Compounded | Interest Credited | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method | See Section 5 |
| Money Market Account | 0.00% / 0.00% | Monthly | Monthly | \$500.00 | \$500.00 | Less than \$500 | Average Daily Balance | Account transfer limitations apply |
| | 0.10% / 0.10% | Monthly | Monthly | \$500.00 | \$500.00 | \$500 to \$9,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.10% / 0.10% | Monthly | Monthly | \$500.00 | \$500.00 | \$10,000 to \$24,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.10% / 0.10% | Monthly | Monthly | \$500.00 | \$500.00 | \$25,000 to \$49,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.15% / 0.15% | Monthly | Monthly | \$500.00 | \$500.00 | \$50,000 to \$74,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.15% / 0.15% | Monthly | Monthly | \$500.00 | \$500.00 | \$75,000 to \$99,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.15% / 0.15% | Monthly | Monthly | \$500.00 | \$500.00 | \$100,000 or greater | Average Daily Balance | Account transfer limitations apply |
| Premier Money Market Account | 0.00% / 0.00% | Monthly | Monthly | \$50,000.00 | \$500.00 | Less than \$500 | Average Daily Balance | Account transfer limitations apply |
| | 0.10% / 0.10% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$500 to \$9,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.10% / 0.10% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$10,000 to \$49,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.15% / 0.15% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$50,000 to \$99,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.20% / 0.20% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$100,000 to \$149,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.20% / 0.20% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$150,000 to \$499,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.20% / 0.20% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$500,000 to \$2,499,999.99 | Average Daily Balance | Account transfer limitations apply |
| | 0.20% / 0.20% | Monthly | Monthly | \$50,000.00 | \$500.00 | \$2,500,000 or greater | Average Daily Balance | Account transfer limitations apply |

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. Once a balance range is met, the Interest Rate and

Annual Percentage Yield for that balance range will apply to the full balance of that account.

2. Interest Compounding and Crediting. The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule. The Interest Period begins on the first calendar day of the period and ends on the last calendar day of the period.

3. Accrual of Interest. For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on

the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, accrued interest will not be paid.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. There is a minimum Average Daily Balance required to avoid a service fee for the interest period. If the minimum average daily balance is not met, there will be a service fee assessed as set

forth in the Fee Schedule. Using an Average Daily Balance method, interest is calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. Account Limitations. The number of withdrawals or transfers from these accounts that you make in-person, by mail or at an ATM are unlimited. These transactions are considered made on the date the transaction posts and clears your account, not the date the withdrawal request was initiated.

Money Market Accounts

Truth-In-Savings Disclosure

Credit Union Membership

Membership Share:.....\$ 5.00 par value.

The rates and fees appearing in this Disclosure are accurate and effective for accounts as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Branch Offices:

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| 1777 Reisterstown Rd. Pikesville, MD 21208 | 8700 Liberty Road Randallstown, MD 21133 |
| 7220 Holabird Avenue Baltimore, MD 21222 | 4801 Seton Drive Baltimore, MD 21215 |
| 2337 E. Northern Parkway Baltimore, MD 21214 | 5910 Baltimore National Pike Catonsville, MD 21228 |
| 301 E. Baltimore St. Baltimore, MD 21202 | |
| 8507 Loch Raven Blvd. Baltimore, MD 21286 | |
| 312 N. Martin Luther King Jr. Blvd. Baltimore, MD 21201 | |



Federally insured by NCUA