



One South Street
 Baltimore, MD 21202
 mecu.com
 410-752-8313 or 1-800-248-6328

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: December 31, 2024

The rates, fees and terms applicable to your account at the 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	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 to Calculate Interest
Money Market	\$500.00 to \$9,999.99 0.20% / 0.20%	Monthly	Monthly	\$500.00	\$500.00	—	Daily Balance	—
	\$10,000.00 to \$24,999.99 0.25% / 0.25%							
	\$25,000.00 to \$49,999.99 0.30% / 0.30%							
	\$50,000.00 to \$74,999.99 0.30% / 0.30%							
	\$75,000.00 to \$99,999.99 0.35% / 0.35%							
\$100,000.00 or greater 0.40% / 0.40%								
Premier Money Market	\$500.00 to \$9,999.99 0.20% / 0.20%	Monthly	Monthly	\$50,000.00	\$500.00	—	Daily Balance	—
	\$10,000.00 to \$49,999.99 0.30% / 0.30%							
	\$50,000.00 to \$99,999.99 0.40% / 0.40%							
	\$100,000.00 to \$149,999.99 0.55% / 0.55%							
	\$150,000.00 to \$499,999.99 0.55% / 0.55%							
	\$500,000.00 to \$2,499,999.99 0.75% / 0.75%							
\$2,500,000.00 or greater 0.75% / 0.75%								

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield 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. All accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning 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, you will not receive the accrued interest.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share(s) 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 all accounts, there is a minimum daily balance required to avoid a service fee for the crediting period. If the minimum daily balance requirement is not met during each day of the crediting period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For accounts using the daily balance method as stated in the Rate Schedule interest is calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCOUNT LIMITATIONS —For all accounts, no account limitations apply.

6. 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.

7. 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

8. 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.

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

LOCATIONS

1777 Reisterstown Rd
Pikesville, MD 21208

7220 Holabird Avenue
Baltimore, MD 21222

2337 E. Northern Parkway
Baltimore, MD 21214

301 E. Baltimore St.
Baltimore, MD 21202

8507 Loch Raven Blvd.
Baltimore, MD 21286

312 N. Martin Luther King Jr. Blvd.
Baltimore, MD 21201

8700 Liberty Road
Randallstown, MD 21133

4801 Seton Drive
Baltimore, MD 21215

5910 Baltimore National Pike
Catonsville, MD 21228

Federally insured by NCUA