

Truth in Savings Disclosure

Truth in Savings Disclosure for Share Savings, Share Checking, IRA, HSA and Coverdell Accounts

Effective Date: October 1, 2026

Throughout this Truth in Savings Disclosure, the words “we,” “us,” “our” or “First Tech” mean First Technology Federal Credit Union. The words “you” and “your” mean each account holder. This document applies to accounts held for consumer and business purposes unless otherwise noted.

Section I. Payment of Dividends

- Dividends and Rate:** First Tech pays dividends on funds in all accounts listed in our *Rate Sheet* from the date of deposit to the date of withdrawal or maturity. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividend rates and Annual Percentage Yield (“APY”) are determined by the First Tech Board of Directors and can change daily after account opening. For additional details, refer to the *Rate Sheet* on our website.
- Minimum Balance Requirements:** We list the minimum balance required to open an account on our *Rate Sheet*.
- Compounding and Crediting:** For all dividend bearing accounts, dividends are compounded daily and credited monthly. Each month is a dividend period. For example, the first dividend period of the year begins January 1 and ends January 31. If you close any dividend earning accounts before dividends are credited, you will not receive the accrued dividends.
- Fees and Charges:** Fees imposed on your accounts are disclosed on the *Fee Schedule* which has been provided to you separately.
- Balance Computation Method:** Dividends are calculated by the daily balance method, which applies a daily periodic rate (the annual rate divided by the number of days in the year) to the balance in the account each day.
- Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit cash and non-cash items (e.g., checks) to your account if deposited before the close of business.
- Share Requirement:** You must complete payment of one share in your Membership Share Savings Account, in accordance with the *Membership and Account Agreement*, as a condition of your membership.

Section II. Terms and Conditions Applicable to Dividend Rewards Checking Accounts

- Restrictions:** You are limited to one (1) Dividend Rewards Checking. The primary owner of a Dividend Rewards Checking may not be primary owner of any: First Tech Rewards Checking, First Tech Premier Rewards Savings or First Tech Premier Rewards Checking.
- Eligibility:** Account must be a personal account, trust account or similar fiduciary account. Business, Organization and HSA accounts are not eligible. The primary account owner of the Dividend Rewards Checking Account must also be the primary account owner on a Membership Share Savings account.
- Rate Information:** The Dividend Rewards Checking Account is a tiered rate account. Each month, the account earns either a qualified or non-qualified rate based on whether you meet the qualification requirements below. If qualified, the dividend rate and APY apply only to the portion of your balance in each tier.
 - Failure to Qualify:** If qualification requirements for a monthly cycle are not met, the account earns the non-qualified rate and APY.
- Qualification Requirements:** A monthly cycle is the last day of the previous calendar month through the second to last day of the current calendar month. For example, one cycle would start March 31 and end April 29; the next monthly cycle would be April 30 through May 30. In order to qualify, you must meet all of the following qualification requirements during each cycle:
 - Have twelve (12) debit card purchases posted to the account.
 - Have one (1) direct deposit or ACH deposit.

The first monthly cycle will automatically qualify. For each monthly cycle after, all qualification requirements must be met and posted to the account prior to the last day of the month. For example, March has 31 days, so eligible purchases must post by March 30. Debit card purchases can take up to three (3) days to post and depend on merchant processing times.

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5. **Rebates:** For qualified accounts, out-of-network U.S. ATM fees are refunded for the cycle in which the fee was charged, up to an aggregate total of \$10 per month.

Section III. Terms and Conditions Applicable to Start Up Checking and Savings Accounts

1. **Restriction:** You are limited to one (1) Start Up Checking Account and one (1) Start Up Savings Account per primary account owner.
2. **Eligibility:** Primary account owner must be under the age of eighteen (18). Once the primary account owner of a Start Up Checking/Savings Account turns the age of eighteen (18), the account will automatically convert to another actively offered checking/savings account.
3. A parent and/or guardian must maintain joint ownership on the Start Up Checking and Savings account(s). Membership is required and subject to approval.

Section IV. Terms and Conditions Applicable to First Tech Rewards Savings Accounts

1. **Restriction:** As the primary account owner of a First Tech Rewards Savings Account, you may not also be the primary account owner of the following products: Dividend Rewards Checking, First Tech Premier Rewards Savings, and/or First Tech Premier Rewards Checking.
2. **Eligibility:** Accounts must be personal accounts, trust accounts or similar fiduciary accounts. Business, Organization and HSA accounts are not eligible. The primary owner of the First Tech Rewards Savings Account must also be the primary owner on a Membership Share Savings.
3. **Rate Information:** The First Tech Rewards Savings Account is a tiered rate account. The dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within the tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier in our *Rate Sheet*.

Section V. Terms and Conditions Applicable to First Tech Rewards Checking Accounts

1. **Restriction:** The primary account owner of a First Tech Rewards Checking may not also be the primary account owner on: Dividend Rewards Checking, First Tech Premier Rewards Savings and/or First Tech Premier Rewards Checking.
2. **Eligibility:** Account must be a personal account, trust account or similar fiduciary account. Business, Organization and HSA accounts are not eligible. The primary account owner of the First Tech Rewards Checking Account must also be the primary account owner on a Membership Savings account.
3. **Rate Information:** The applicable dividend rate and corresponding APY will be either the qualified or non-qualified rate, as determined by the qualification requirements per monthly cycle (listed below).
 - a. **Failure to Qualify:** If qualification requirements for a monthly cycle are not met, the account earns the non-qualified rate and APY.
4. **Qualification Requirements:** A monthly cycle is the last day of the previous calendar month through the second to last day of the current calendar month. For example, one cycle would start March 31 and end April 29; the next monthly cycle would be April 30 through May 30. In order to qualify, you must meet all of the following qualification requirements during each cycle:
 - a. Have a total spend of at least \$1,000 per month post to the applicable accounts. Qualifying transactions include:
 - i. Posted debit card purchases to the First Tech Rewards Checking account.
 - ii. Posted credit card purchases on a First Tech credit card account. Credit card purchases must be made on a First Tech credit card account with the same primary account owner as the First Tech Rewards Checking account.
 - b. Have ACH deposits to the First Tech Rewards Checking account totaling at least \$1,000 per cycle

The first monthly cycle will automatically meet all qualification requirements. For every monthly cycle thereafter, all qualification requirements must be completed and posted to your account prior to the last day of the calendar month. For example, the last day of March is March 31. Qualifying debit and/or credit card purchases must post to your account(s) by March 30 for purposes of this example. Keep in mind that debit and/or credit card purchases can take several days to post and depend on merchant processing times.

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5. **Rebates:** The following rebates will be credited to the First Tech Rewards Checking account if the qualification requirements are met for the monthly cycle in which the transaction posted. The offered rebates may change at any time, as determined by the Credit Union's Board of Directors. Rebates will be posted within three (3) business days after the end of the calendar month.
- Reimbursement of any out-of-network U.S. ATM fees, up to a maximum of \$10 per month, per account.
 - 1.00% cash back on all posted credit card purchases made on your First Tech credit card account, up to a maximum of \$30 per month. Credit card purchases must be made on a First Tech credit card account with the same primary account owner as the First Tech Rewards Checking account. Limit one (1) rebate posting per primary account owner.
 - 0.50% cash back on minimum scheduled payment amount made from another First Tech account to your First Tech consumer loan(s), mortgage loan(s) and/or home equity line of credit (HELOC), up to a maximum of \$15 per month. Primary account owner of the First Tech Rewards Checking account must be listed as primary borrower on the First Tech consumer loan(s), mortgage loan(s) or HELOC. Regular payments to credit cards and commercial loan products are not eligible for this product offering and do not qualify for the above-mentioned cash back rebates. Prepayments, late payments and payoffs not included. Loans must be in good standing (active, current, not delinquent). Limit one (1) rebate posting per primary account owner.
6. Opening this checking account does not guarantee approvals on loan accounts. Lending qualifications still apply.

Section VI. Standard Annual Cash Bonus Eligibility

- Accounts are reviewed at the end of the evaluation period for cash bonus eligibility. Eligibility is based on account activity in the preceding evaluation period. All listed requirements must be met.
- Bonuses are paid into the Membership Savings account the first week after the month in which the evaluation period ends. Bonuses may be reported on applicable IRS form 1099.
- Accounts and membership must remain active and in good standing through the time of the bonus receipt.

Offer	Amount	Offer Details
New Member Referral	\$20.00	Qualifications: Eligible deposits must: • Be new to First Tech¹ • Be deposited into a First Tech Rewards Checking Account • Total at least \$250 Evaluation period: • Enrollment begins at account opening. Deposit qualification is reviewed on day 31 after enrollment • Average daily balance will be monitored for 30 days following the first 30 days of enrollment

¹ Eligible only for funds not currently or previously held in a First Tech Federal Credit Union or Digital Federal Credit Union account at the time of this offer. Funds must be deposited from a source outside First Tech; transfers between First Tech accounts or its affiliates will not qualify for this promotional rate.

Offers and details valid as of 10.01.2026 and are subject to change.