

Truth in Savings Disclosure

Truth in Savings Disclosure for First Tech Rewards Checking and Savings Accounts

Effective Date: January 1, 2026

Throughout this Truth in Savings Disclosure, the words “you,” “your,” and “yours” mean each person who owns a First Tech Rewards Checking Account and a First Tech Rewards Savings Account with First Technology Federal Credit Union. The words “we,” “us,” or “Credit Union” mean First Technology Federal Credit Union.

Section I. Payment of Dividends

- Nature of Dividends:** The frequency and conditions upon which dividends are paid on all accounts are determined by the Credit Union’s Board of Directors in accordance with the Federal Credit Union Act and relevant laws (including the Truth in Savings Act and Regulations). Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- Rate Information:** For all dividend bearing accounts, the dividend rate and Annual Percentage Yield (“APY”) may change daily as determined by the Credit Union’s Board of Directors. Please refer to the *Rate Sheet* provided in addition to this Truth in Savings Disclosure for additional information, including the dividend rate and APY. You may also obtain current rate information by calling the Credit Union toll-free at 855.855.8805 or visiting our website.
- Minimum Balance Requirements:** We list the minimum balance required to open an account on our *Rate Sheet*.
- Compounding and Crediting for all Accounts:** For all dividend bearing accounts, dividends will be compounded monthly and will be credited monthly. For these accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for this example is January 31. If you close any of your dividend earning accounts before dividends are credited, you will not receive the accrued dividends.
- Fees and Charges:** Please refer to the *Fee Schedule* provided in addition to this Truth in Savings Disclosure for fees and charges which may be assessed against your account.
- 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:** 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 First Tech Rewards Checking Accounts

- Restriction:** As the primary account owner of the First Tech Rewards Checking account, you may not also be the primary account owner on the following products: Dividend Rewards Checking, First Tech Premier Rewards Savings, and/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 First Tech Rewards Checking Account must also be the primary account owner on a Membership Savings account.
- 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).
 - Failure to Qualify:** If you don’t meet the qualification requirements for a monthly cycle, you’ll earn the non-qualified rate and corresponding APY.

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4. **Qualification Requirements Per Monthly Cycle:** A monthly cycle is defined as the last day of the previous calendar month through the second to last day of the current calendar month. For example, a monthly 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:

- a. Have an aggregate spend of at least \$1,000 per month posted 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 totaling at least \$1,000 per cycle (either multiple aggregate ACHs equal to \$1,000 or one \$1,000 ACH) to the First Tech Rewards Checking account.
- c. Enrollment in electronic statements and electronic disclosures and notices for the primary account owner.

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.

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.

- a. Reimbursement of any out-of-network U.S. ATM fees, up to a maximum of \$10 per month, per account.
- b. 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.
- c. 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..

6. Opening this checking account does not guarantee approvals on loan accounts. Lending qualifications still apply.

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

1. **Restriction:** As the primary account owner of the First Tech Rewards Savings account, you may not also be the primary account owner on the following products: 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 Savings account must also be the primary account owner on a Membership Share Savings account. The primary account owner of the First Tech Rewards Savings account must also be the primary account owner of a First Tech Rewards Checking account.

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3. **Rate Information:** The dividend rate and corresponding APY will be either the qualified or non-qualified rate as determined by the First Tech Rewards Checking qualification requirements per monthly cycle (listed above).
- a. **Failure to Qualify:** If you don't meet the qualification requirements for a monthly cycle, you'll earn the non-qualified rate and corresponding APY.

Section IV. Standard Annual Cash Bonus Eligibility

1. 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.
2. 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.
3. 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	<div>Qualifications: Eligible deposits must:</div> <ul style="list-style-type: none">• Be new to First Tech¹• Be deposited into a First Tech Rewards Checking account• Total at least \$250 <div>Evaluation Period:</div> <ul style="list-style-type: none">• Enrollment begins at account opening. Deposit qualification will be 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 01.01.2026 and are subject to change.