

Notice and Summary of Changes for Disclosures

Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: June 30, 2025

At First Technology Federal Credit Union ("First Tech"), we're dedicated to making banking simpler for our members. We've recently reviewed and revised some of our account disclosures to enhance clarity and simplify language. While our fundamental approach to service remains unchanged, we've identified a few specific adjustments outlined below. These updates are designed to benefit our entire membership and deliver the highest standard of member experience.

By continuing to maintain accounts with First Tech you are agreeing to the terms and conditions of the Funds Availability Policy and Truth in Savings Disclosure for Term Share Certificate Accounts.

Disclosures can also be viewed on our website at www.firsttechfed.com/help/disclosures-and-privacy-notice.

Applicable Disclosures

This Notice and Summary of Changes is applicable to the following disclosures:

- Funds Availability Policy
- Truth in Savings Disclosure for Term Share Certificate Accounts

Summary of Changes to the Funds Availability Policy

Effective Date: July 1, 2025

Language added to the Funds Availability Policy includes the updated Reg CC increased limits for funds availability.

The following changes were made to Section 1. Your Ability to Withdrawal Funds.

- a. Language revised on Paragraph 1 to adjust the amount of immediate funds available after deposit, from \$225 to \$275.

The following changes were made to Section 2. Longer Delays May Apply

- a. Language adjusted in Paragraph 3 to revise the total daily limit of deposits that may constitute longer delays. Total daily limit changed from \$5,525 to \$6,725.

The following changes were made to Section 3. Special Rules for New Accounts

- a. Language adjusted in Paragraph 2 to revise the total daily limit of deposits that may constitute longer delays. Total daily limit changed from \$5,525 to \$6,725.

The following changes were made to Section 5. Deposits at ATMs and Shared Branch

- a. Language revised in Paragraphs 1 and 3 to adjust the amount of immediate funds available after deposit, from \$225 to \$275. Language also revised to update the total daily limit of deposits that may constitute longer delays. Total daily limit changed from \$5,525 to \$6,725.

Summary of Changes for Truth in Savings Disclosure for Term Share Certificate Accounts

Effective Date: August 1, 2025

Language added to provide additional clarity around our guidelines for certificate renewals, and our right to change the terms and conditions of Certificate Accounts.

1. Section 2. Terms and Conditions Applicable to all Share Certificate Accounts

- a. Paragraph 2: Language changes to provide clarity on timeframes on Early Withdrawal Penalties and addition of 90-day simple dividend early withdrawal penalty on certificate less than twelve (12) months.
- b. Paragraph 4: Additional language under Maturity and Renewal term to clarify that product renewals will be to a "like-term" product if current product is no longer available.