TUCSON FEDERAL CREDIT UNION

Effective 11/01/2026

RATES EFFECTIVE 11/01/26 THROUGH 11/30/26

Account Type	Suffix	Minimum Balance Required to Earn Disclosed Rate	Dividend Rate	Annual Percentage Yield (APY)
Savings	00	$5.00 and above	0.05%	0.05%
Clubs	1-7, 10	$0.01 and above	0.05%	0.05%
Traditional IRA Savings	13-19	$100.00 and above	0.35%	0.35%
Roth IRA Savings	15-19	$100.00 and above	0.35%	0.35%
Level Up Savings (Minor Account)		$0.01 to $1,000.00	4.88%	5.00%
		$1,000.01 and above	0.05%	0.05%
Prime Checking	9,11,12	$2,500.00 and above	0.01%	0.01%
Business Shares			0.50%	0.50%
Ideal Business Checking	9,11,12	$0.01 and above	0.01%	0.01%
Dynamic Business Checking	9,11,12	$0.01 to $2,499.99	0.01%	0.01%
		$2,500 to $9,999.99	0.01%	0.01%
		$10,000.00 and above	0.025%	0.025%
Community Business Checking		$0.01 and above	0.025%	0.025%

MONEY MARKET RATES EFFECTIVE 11/01/26

Premier Money Market	8, 18	Less than $1,000	0.05%	0.05%
		$1,000 to $9,999.99	1.04%	1.05%
		$10,000 to $24,999.99	1.09%	1.10%
		$25,000 to $49,999.99	1.14%	1.15%
		$50,000.00 to $74,999.99	1.19%	1.20%
		$75,000.00 to $99,999.99	1.24%	1.25%
		$100,000 to $249,999.99	1.64%	1.65%
		$250,000 to $499,999.99	2.96%	3.00%
		$500,000 to $999,999.99	3.20%	3.25%
		$1,000,000 and above	3.68%	3.75%
Business Premier Money Market				
		0 - $49,999.99	1.24%	1.25%
		$50,000 to $149,999.99	2.23%	2.25%
		$150,000 to $499,999.99	2.96%	3.00%
		$500,000 to $999,999.99	3.20%	3.25%
		$1,000,000 and above	3.68%	3.75%

*SHARE/ IRA** CERTIFICATE RATES EFFECTIVE 11/01/26*

** IRA certificate rates apply to Traditional IRA Certificates and Roth IRA Certificates

Term	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
180 Day	$500.00	3.78%	3.85%
1 Year	$500.00	4.16%	4.25%
2 Year	$500.00	4.45%	4.55%
3 Year	$500.00	4.50%	4.60%
4 Year	$500.00	4.55%	4.65%
5 Year	$500.00	4.59%	4.70%

BUSINESS CERTIFICATE RATES EFFECTIVE 11/01/26

Term	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
180 Day	$500.00	3.92%	4.00%
1 Year	$500.00	4.21%	4.30%
2 Year	$500.00	4.50%	4.60%
3 Year	$500.00	4.55%	4.65%
4 Year	$500.00	4.64%	4.75%
5 Year	$500.00	4.69%	4.80%

PLEASE CONTACT 520-795-8520 OR 800-303-8328 FOR THE MOST CURRENT RATE.

FEDERALLY INSURED BY NCUA

RATES SUBJECT TO CHANGE WITHOUT NOTICE. FEES MAY REDUCE EARNINGS

TRUTH-IN-SAVINGS DISCLOSURE

SAVINGS ACCOUNT
(SHARE)

Rate Information:

The dividend rate and annual percentage yield may change daily. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded daily. Dividends will be credited to your account every month.

Dividend period - For this account type, 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 beginning date of a dividend period, and for the example above is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

You must maintain a minimum daily balance of $5.00 in your account each day to obtain the disclosed annual percentage yield. (For accounts opened prior to April 17, 2018, you must maintain a minimum daily balance of $25.00 in your account to obtain the disclosed annual percentage yield.)

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum automated teller machine withdrawal we allow is $800.00 per day.

The above withdrawal limitation applies to this account in combination with Checking account(s).

Par value of a share:

The par value of a share in this account is $5.00. ($25.00 for accounts opened prior to April 17, 2018)

CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change daily. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded daily. Dividends will be credited to your account every month.

Dividend period - For this account type, 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 beginning date of a dividend period, and for the example above is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $.01.

You must maintain a minimum daily balance of $.01 in your account each day to obtain the disclosed annual percentage yield.

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

IRA SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change daily. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period - For this account type, 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 beginning date of a dividend period, and for the example above is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $100.00.

You must maintain a minimum daily balance of $100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

CLASSIC CHECKING ACCOUNT
(SHARE DRAFT)

Minimum balance requirements:

The minimum balance required to open this account is $0.01.

Transaction limitations:

The maximum automated teller machine withdrawal we allow is $800.00 per day.

The above withdrawal limitation applies to this account in combination with savings account(s).

PRIME CHECKING ACCOUNT
(SHARE DRAFT)

Rate Information:

The dividend rate and annual percentage yield may change daily. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period - For this account type, 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 precedes the ending date of the dividend period, and for the example above is January 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $.01.

You must maintain a minimum daily balance of $2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum automated teller machine withdrawal we allow is $800.00 per day.

The above withdrawal limitation applies to this account in combination with savings account(s).

PREMIER MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change daily. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period - For this account type, 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 precedes the ending date of the dividend period, and for the example above is January 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $1,000.00.

You must maintain a minimum daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

180-DAY SHARE CERTIFICATE / IRA SHARE CERTIFICATE

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every day.

Crediting frequency - Dividends will be credited to your account monthly. Alternatively, you may choose to have dividends paid to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date.

Minimum balance requirements:

The minimum balance required to open this account is $500.00.

You must maintain a minimum daily balance of $500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

Partial withdrawals of principle are allowed, as long as the withdrawal does not cause the balance of the certificate to fall below the required minimum threshold for the term or rate given at certificate opening. Withdrawals will be subject to an early withdrawal penalty described below.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature in (please refer to the separate rate schedule).

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will be the greater of:

- seven days dividends on the amount withdrawn, or
- all dividends that have been earned not to exceed 90 days based on the amount withdrawn.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

1- TO 5-YEAR SHARE CERTIFICATE / IRA SHARE CERTIFICATE

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every day.

Crediting frequency - Dividends will be credited to your account monthly. Alternatively, you may choose to have dividends paid to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date.

Minimum balance requirements:

The minimum balance required to open this account is $500.00.

You must maintain a minimum daily balance of $500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily 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 on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

Partial withdrawals of principle are allowed, as long as the withdrawal does not cause the balance of the certificate to fall below the required minimum threshold for the term or rate given at certificate opening. Withdrawals will be subject to an early withdrawal penalty described below.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature in (please refer to the separate rate schedule).

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will be the greater of:

- seven days dividends on the amount withdrawn, or
- all dividends that have been earned not to exceed 180 days based on the amount withdrawn.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

DORMANT ACCOUNTS

Any account that has no member initiated account activity for twelve months will be declared inactive and will be subject to an Inactive Account Fee (see fee schedule)(Accounts of minors are exempt from this fee). Any sub-account, debit card, credit card, or credit line that has not had any member initiated transactions within twelve months will be subject to closure, and any remaining funds in said sub-account will be transferred into the primary share account. Furthermore, and in accordance with state law, funds in abandoned accounts (accounts with no activity for three years) will be remitted to the custody of the State of Arizona, and we will have no further liability to you for such funds.

MOBILE DEPOSIT

You may electronically transmit a digital image of a paper check to your account by using our mobile deposit capture service located within online banking. Once approved for Mobile Deposit, you will be able to remotely deposit checks into your various accounts with TFCU. Please refer to the Mobile Deposit Services Agreement for all terms and conditions of this product.

ACCOUNT RESPONSIBILITIES

You are expected to exercise due care in using your Accounts, including maintaining an accurate record of your transactions and reconciling your statements in a timely manner. If we feel that you are misusing your account or abusing your privileges, your account will be subject to closure. Examples of abuse include, but are not limited to, excessive bounced checks (NSF items), extended periods of negative balances, fraudulent deposits, and multiple returned deposits.

COMMON FEATURES

Bylaw requirements:

If you do not complete payment of one share in your Savings account within 365 days of admission to membership, or within 365 days of the increase in the par value of one share, you may be terminated from membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings deposit as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, ATM withdrawal, or other electronic means.

Please refer to our separate rate and fee schedules for additional information about the disclosed accounts.