

# Consumer Rate & Fee Disclosures



360 Interlocken Blvd.  
Broomfield, CO 80021  
Ph: 303.657.7000  
TF: 800.468.0634  
meritrustcolorado.com

This "Rate and Fee Disclosure" explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). All accounts except for certificate accounts are variable rate accounts (i.e., Savings, Checking and Money Market accounts) and could change after account opening. Dividend rates are subject to change at any time without notice or limit. Fees can reduce earnings.

## Rates for Savings, Checking and Certificate Accounts

Effective Date: 05-18-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
<b>Membership Share Primary Savings<sup>1</sup></b>	0.05%	0.05%	\$5	None	Monthly	Monthly
<b>Holiday Club Savings</b>	0.05%	0.05%	None	None	Monthly	Monthly
<b>High-Yield Savings Account</b>						
<b>\$0-\$14,999.99</b>	0.10%	0.10%	None	None	Monthly	Monthly
<b>\$15,000+</b>	2.75%	2.78%	\$15,000	\$15,000	Monthly	Monthly
<b>HSA Checking</b>	0.50%	0.50%	None	None	Monthly	Monthly
<b>Standard Checking</b>	0.00%	0.00%	None	N/A	N/A	N/A
<b>Perks Checking</b>	0.00%	0.00%	None	N/A	N/A	N/A
<b>Premium Perks Checking</b>	1.00%	1.00%	None	\$2500	Monthly	Monthly
<b>Premium High Yield Savings<sup>2</sup></b>	3.45%	3.50%	\$5000	\$5000	Monthly	Monthly
<b>Money Market Including Share &amp; IRA</b>						
\$0.00-\$2,000	3.93%	4.00%				
\$2,000.01-\$5,000	0.25%	4.00% - 1.74%				
\$5,000.01-\$10,000	0.25%	1.74% - 0.99%	\$5	None	Monthly	Monthly
\$10,000.01-\$50,000	0.25%	0.99% - 0.40%				
\$50,000.01-\$100,000	0.50%	0.40% - 0.45%				
\$100,000.01-\$250,000	0.75%	0.45% - 0.63%				
\$250,000.01 and over	1.00%	0.63% - 0.99%				
<b>IRA &amp; Roth IRA Share Savings</b>	0.05%	0.05%	None	None	Monthly	Monthly
<b>Share Certificate Including Share &amp; IRA</b>						
6 Month	3.45%	3.50%				
12 Month	3.45%	3.50%				
18 Month	3.45%	3.50%				
24 Month	3.45%	3.50%	\$500	\$500	Monthly	Monthly
36 Month	3.45%	3.50%				
48 Month	3.45%	3.50%				
60 Month	3.45%	3.50%				
<b>Jumbo Money Market Incl. Share &amp; IRA</b>						
\$100,000-\$249,999.99	1.98%	2.00%	\$100,000	\$100,000	Monthly	Monthly
\$250,000 and over	2.23%	2.25%				

<sup>1</sup>Includes Youth Accounts

## Truth-in-Savings Disclosures

As explained in the MSA, the "Rate & Fee Disclosure" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time in the Credit Union's discretion. Money Market accounts are Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier. Jumbo Money Market accounts are also Tiered Rate accounts. For these accounts, if the average daily balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. If the average daily balance falls below \$100,000 during the statement cycle, dividends will not be paid. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. Fees may reduce earnings. A withdrawal of dividends will reduce earnings.

The Dividend Rate for the High Yield Savings Account is based on the U.S. Prime rate (index) as published in the Wall Street Journal. The Dividend Rate and Annual Percentage Yield (APY) is subject to change at any time without notice. If the index changes, rates will be updated on the 1<sup>st</sup> of the following month. For balances \$15,000 and greater, the Dividend Rate will be no less than the index minus 4.00%. For balances less than \$15,000, refer to the Rate Sheet for current Rate and APY information. In no case will the account Dividend Rate be less than 0.10%. High Yield Savings Account are Tiered Rate accounts. For these accounts, if the average daily balance falls within the range for a particular tier, the Dividend Rate applicable to that tier will apply to the full balance in the account.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, jumbo money market, checking and club accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the

account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For Money Market Accounts and the Premium High Yield Savings Account, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

Money Market accounts are limited to one account per primary Social Security Number. For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open.

### 7. Certificate Account Features

#### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account, after the first ten (10) days grace period.

#### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** The penalty will equal 90 days dividends on your account if the original term is one year or less, and 180 days dividends if the original term is more than one year. No early withdrawal penalty will be assessed for withdrawal of dividends prior to maturity; however, withdrawal of dividends prior to maturity will reduce earnings.

**2) How the Penalty Works.** The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principal balance.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals or obtaining the age when RMDs are required.

#### d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Dividends will not be earned during the grace period if funds are withdrawn during the grace period.

#### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Truth-in-Savings Disclosures

---

### 8. Round Up

Round Up is a service included with your Perks or Premium Perks Checking Account. If you make a purchase with your debit card that is connected to a qualifying checking account, we take the amount of that purchase, round it to the nearest whole dollar and subtract the rounded amount from your checking account. At the end of the day, the difference between the purchase amounts and the rounded amounts are combined and credited to your Membership Share Primary Savings Account. Debit card purchases that are pending to post to the checking account are not included until they post to the account. We will not round up purchase transactions if you do not have sufficient available funds in your checking account. If a debit card purchase is cancelled, returned or reversed, the Round Up deposit to your Membership Share Primary Savings Account related to that transaction will not be affected. We reserve the right to modify or discontinue the Round Up service at any time without notice to you. You must enroll in this service to participate.

### 9. Early Payday

Early Payday is a service included with your Perks or Premium Perks Checking Account. This service allows for certain Automated Clearing House (ACH) direct deposits to be credited to your checking account up to two days early. Examples of transactions that are eligible for this service are ACH credits such as payroll, government benefits or other similar transactions. Meritrust cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the ACH electronic file. Early Pay deposits posted to your account may be removed by us if the transaction is rejected or returned. No ACH transactions are posted to accounts on Saturday, Sunday and federal banking holidays. This may affect your ability to receive Early Payday deposits. We reserve the right to modify or discontinue the Early Payday service at any time without prior notice to you.

### Special Early Payday Notice for Accounts Opened Before June 17, 2026

If you opened an account before June 17, 2026, all deposit accounts were automatically enrolled in Early Payday. Beginning June 17, 2026, only Perks and Premium Perks Checking Accounts will include this feature. That means all accounts outside of Perks or Premium Perks will not qualify for Early Payday, which may affect the date on which you receive deposits.

### <sup>2</sup>10. Special Requirements for Premium High Yield Savings Account Holders

You must have an open Premium Perks Checking Account in order to be eligible to open and maintain a Premium High Yield Savings Account. The Premium High Yield Savings Account must be titled under the same tax reported owner as the Premium Perks Checking Account. If you close your Premium Perks Checking Account or change to a different checking account type, you are no longer eligible for a Premium High Yield Savings Account, and the savings account will be closed.