Prospera CREDIT UNION
4830 N. Ballard Rd.
Appleton, WI 54913
920-882-4800
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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: Quarterly: Annually:

The rates, fees and terms applicable to your account at Prospera Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share Savings	NA / NA	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	—
Non-Dividend Savings	—	—	—	—	—	—	—	—	—
Sub Savings	NA / NA	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$5.00	Daily Balance	—
IRA Savings	NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	$5.00	Daily Balance	—
Club Savings	NA / NA	Annually	Annually	Annually (Calendar)	—	—	$1.00	Daily Balance	Account withdrawal limitations apply.
Teen Savings (ages 13 to 19) Qualifications Met (See Section 2) **Qualifications Not Met (See Section 2)**	$40,000.00 and below NA / NA $40,000.01 or greater NA / NA to NA NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Teen Checking (ages 13 to 19) Qualifications Met (See Section 3) **Qualifications Not Met (See Section 3)**	$5,000.00 and below NA / NA $5,000.01 or greater NA / NA to NA NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Connect Savings Qualifications Met (See Section 4) **Qualifications Not Met (See Section 4)**	$40,000.00 and below NA / NA $40,000.01 or greater NA / NA to NA NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

Connect Plus Checking **Qualifications Met** **(See Section 5)** **Qualifications Not Met** **(See Section 5)**	$5,000.00 and below NA / NA $5,000.01 or greater NA / NA to NA NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Everyday Checking	—	—	—	—	—	—	—	—	—
Dividend Checking	$1,500.00 to $4,999.99 NA / NA $5,000.00 or greater NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	$1,500.00	Daily Balance	—
HSA Checking	NA / NA	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$5.00	Daily Balance	—
Thrive Money Market	$40,000.00 to $99,999.99 NA / NA $100,000.00 to $249,999.99 NA / NA $250,000.00 or greater NA / NA	Monthly	Monthly	Monthly (Calendar)	—	—	$40,000.00	Daily Balance	—
Prosper Money Market	$100.00 to $9,999.99 NA / NA $10,000.00 to $24,999.99 NA / NA $25,000.00 to $49,999.99 NA / NA $50,000.00 to $99,999.99 NA / NA $100,000.00 to $249,999.99 NA / NA $250,000.00 or greater NA / NA	Monthly	Monthly	Monthly (Calendar)	—	$10,000.00	$100.00	Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Savings, Sub Savings, IRA Savings, Club Savings, Teen Savings, Teen Checking, Connect Savings, Connect Plus Checking, Dividend Checking, HSA Checking, Thrive Money Market, and Prosper Money Market accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Dividend Checking, Thrive Money Market, and Prosper Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Teen Savings account is a tiered rate account. Please refer to section 2 for additional details about these accounts. The Teen Checking account is a tiered rate account. Please refer to section 3 for additional details about these accounts. The Connect Savings account is a tiered rate account. Please refer to section 4 for additional details about these accounts. The Connect Plus Checking account is a tiered rate account. Please refer to section 5 for additional details about these accounts.

2. TEEN SAVINGS ACCOUNTS — For Teen Savings accounts, you may qualify for higher dividend rates and annual percentage yields if you have a Teen Checking account and meet the applicable minimum qualification requirements for the monthly qualification period. If you meet the minimum qualification requirements during the monthly qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $40,000.00 and below. The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is from $40,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification period, the third dividend rate and annual percentage yield will apply to the entire balance in your account. Limit one Teen Savings account per account number.

3. TEEN CHECKING ACCOUNTS — For Teen Checking accounts, you may qualify for higher dividend rates and annual percentage yields if you meet the applicable minimum qualification requirements for the monthly qualification period. To meet the minimum qualification requirements, you must: a) receive eStatements, enrollment must be active on the last day of the monthly qualification period; b) conduct 4 debit card transactions that post and settle to your account; and c) login to online banking or mobile application at least 4 days. The monthly qualification period is defined as the 1st calendar day of the month through the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification period in order to qualify for the higher dividend rate and annual percentage yield. If you meet the minimum qualification requirements during the monthly qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $5,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $5,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification period, the third dividend rate and annual percentage yield will apply to the entire balance in your account. Limit one Teen Checking account per account number.

4. CONNECT SAVINGS ACCOUNTS — For Connect Savings accounts, you may qualify for higher dividend rates and annual percentage yields if you have a Connect Plus Checking account and meet the applicable minimum qualification requirements for the monthly qualification period. If you meet the minimum qualification requirements during the monthly qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $40,000.00 and below. The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is from $40,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification period, the third dividend rate and annual percentage yield will apply to the entire balance in your account. Limit one Connect Savings account per account number.

5. CONNECT PLUS CHECKING ACCOUNTS — For Connect Plus Checking accounts, you may qualify for higher dividend rates and annual percentage yields if you meet the applicable minimum qualification requirements for the monthly qualification period. To meet the minimum qualification requirements, you must: a) receive eStatements, enrollment must be active on the last day of the monthly qualification period; b) conduct 15 debit card transactions that post and settle to your account; and c) receive one direct deposit/ACH credit (ACH distribution transfers from another Credit Union account, share, or loan do not count as a direct deposit/ACH credit). The monthly qualification period is defined as the 1st calendar day of the month through the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification period in order to qualify for the higher dividend rate and annual percentage yield. If you meet the minimum qualification requirements during the monthly qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $5,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $5,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification period, the third dividend rate and annual percentage yield will apply to the entire balance in your account. Limit one Connect Plus Checking account per account number.

6. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

7. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

8. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, Sub Savings, IRA Savings, Club Savings, Teen Savings, Teen Checking, Connect Savings, Connect Plus Checking, Dividend Checking, HSA Checking, Thrive Money Market, and Prosper Money Market accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Club Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

9. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Prosper Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share Savings, Sub Savings, IRA Savings, Club Savings, Dividend Checking HSA Checking, Thrive Money Market, and Prosper Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

10. ACCOUNT LIMITATIONS — For Club Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after the payout date you select at account opening and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Club Savings account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Teen Savings and Teen Checking accounts you must be between the ages of 13 to 19 to open these accounts. Once you have reached the age of 20, your Teen Savings account will be converted to a Connect Savings account and your Teen Checking account will be converted to a Connect Plus Checking account. For Share Savings, Non-Dividend Savings, Sub Savings, IRA Savings, Connect Savings, Connect Plus Checking, Everyday Checking, Dividend Checking, HSA Checking, Thrive Money Market, and Prosper Money Market accounts, no account limitations apply.

11. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

12. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

13. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

14. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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