COPFCU
959 W. 8th St.
Cincinnati, OH 45203-1203
Phone: (513) 381-2677
Fax: (513) 381-3010

Truth-in-Savings Disclosure

TRUTH-IN-SAVINGS DISCLOSURE

Effective September 1, 2026

This information is current as of the date noted above and is subject to change without notice.

SHARE SAVINGS

Minimum Balance requirements - You must deposit $5 to open this account. A minimum daily balance of $50.00 is required in order to earn the stated APY for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield.

Rate Information - See separate Deposit Rates below. Your dividend rate and annual percentage yield may change at any time determined by our Board of Directors. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the collected principal in the account each day.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your share account before dividends are credited, you will not receive accrued dividends

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations This account is limited to no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

MONEY MARKET SAVINGS

Minimum Balance Requirements - You must deposit $2,000.00 to open this account. A minimum daily balance of $50.00 is required in order to earn the stated APY for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield.

Rate Information - See separate Deposit Rates below. If the balance falls below $2000.00 your dividend rate will be the same as our Regular Share Account. See separate Deposit Rate sheet. Your dividend rate and annual percentage yield may change at any time determined by our Board of Directors. The dividends and Annual Percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable divided period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the collected principal in the account each day.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your money market account before dividends are credited, you will not receive accrued dividends.

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations This account is limited to no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

CERTIFICATES

Minimum Balance Requirements - You must deposit $1,000.00 to open this account. You must maintain a minimum balance of $1,000.00 in your account every day to obtain the annual percentage yield.

Rate Information - See separate Deposit Rates below. The annual percentage yield assumes dividends remain on deposit until maturity. Any payment of dividends to you prior to maturity will reduce your earnings. Dividends for your account will be compounded monthly. Dividends will be paid/credited monthly. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Balance Computation Method - We use the daily balance method to calculate the dividend on your account. This method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations - After the account is opened, you may not make deposits or withdrawals from the account until the maturity date.

Early Withdrawal Penalty - If you withdraw any principal before the maturity date, your account will be assessed a penalty that is equal to all dividends that could have been earned during a period equal to one half of the term. If the penalty to be applied exceeds the amount of dividends earned at the time of withdrawal, then the portion of the penalty in excess of the dividend earned shall be deducted from the principal amount in determining the redemption value.

Renewal Policy - The account will automatically renew for the amount then on deposit and for the same term and at the Cincinnati Police Federal Credit Union's prevailing dividend rate for such type of deposit and term. You have a grace period of ten (10) calendar days after the maturity date to withdraw the funds without being charged a penalty. If you choose to withdraw the funds during the original or any subsequent grace period, no dividend will be paid during the respective grace period.

Y12 CERTIFICATES

Minimum Balance Requirements - You must deposit $250.00 to open this account. You must maintain a minimum balance of $250.00 in your account every day to obtain the annual percentage yield. One account per member with a maximum of $1,000.00. Member must be under the age of 15 years old to qualify.

Rate Information - See separate Deposit Rates below. Dividends for your account will be compounded monthly. Dividends will be paid/credited monthly to the Primary Savings Account. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account

Balance Computation Method - We use the daily balance method to calculate the dividend on your account. This method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations - After the account is opened, you may not make deposits or withdrawals from the account until the maturity date.

Early Withdrawal Penalty - If you withdraw any principal before the maturity date, your account will be assessed a penalty that is equal to all dividends that could have been earned during a period equal to one half of the term. If the penalty to be applied exceeds the amount of dividends earned at the time of withdrawal, then the portion of the penalty in excess of the dividend earned shall be deducted from the principal amount in determining the redemption value.

Renewal Policy - At Maturity the balance of the account will automatically transfer to the primary share account.

CHECKING

SIMPLY CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. There is no minimum balance requirement for this account.

Rate Information - This is a non-dividend bearing account.

50+ INTEREST CHECKING

General Requirements - At least one signer on the account must be age 50 or older.

Minimum Balance Requirements - You must deposit $25.00 to open this account. There is no minimum balance requirement for this account.

Rate Information - See separate Deposit Rates below. The Annual Percentage Yield is a percentage 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. Your dividend rate and annual percentage yield may change at any time determined by our Board of Directors. The dividends and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable divided period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the collected principal in the account each day.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your 50+ Interest Checking account before dividends are credited, you will not receive accrued dividends

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

SECURE + INTEREST CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. You must maintain a minimum balance of $1,5000.00 in your account every day to obtain the annual percentage yield. A minimum daily balance of $5,000.00 is required to avoid a monthly service charge.

Rate Information - See separate Deposit Rates below. The Annual Percentage Yield is a percentage 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. Your dividend rate and Annual Percentage Yield may change at any time determined by our Board of Directors. The dividends and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable divided period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the collected principal in the account each day.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your Secure Plus Interest Checking account before dividends are credited, you will not receive accrued dividends.

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Service Charges - See separate fee schedule for monthly service charge.

SECURE CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. There is no minimum balance requirement for this account.

Rate Information - This is a non-dividend bearing account.

Service Charges - See separate fee schedule for monthly service charge.

SECOND CHANCE CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. There is no minimum balance requirement for this account.

Rate Information - This is a non-dividend bearing account

Service Charges - See separate fee schedule for monthly service charge

SIMPLY BUSINESS CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. There is no minimum balance requirement for this account.

Rate Information - This is a non-dividend bearing account.

Transaction Limitations - This account includes 1,000 free transactions (debits and credits).

ELITE BUSINESS INTEREST CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. A minimum daily balance of $5,000.00 is required to avoid a monthly service charge.

Rate Information - See separate Deposit Rates below. The Annual Percentage Yield is a percentage 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. Your dividend rate and Annual Percentage Yield may change at any time determined by our Board of Directors. The dividends and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable divided period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the collected principal in the account each day.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your Elite Business Interest Checking account before dividends are credited, you will not receive accrued dividends.

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Service Charges - See separate fee schedule for monthly service charge.

HSA CHECKING

Minimum Balance Requirements - You must deposit $25.00 to open this account. A minimum daily balance of $50.00 is required in order to earn the stated APY for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield.

Rate Information - See separate Deposit Rates below. The Annual Percentage Yield is a percentage 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. Your dividend rate and annual percentage yield may change at any time determined by our Board of Directors. The dividends and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable divided period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the collected principal in the account each day.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your HSA Checking account before dividends are credited, you will not receive accrued dividends.

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

IRA SHARES

Rate Information - See separate Deposit Rates below. The Annual Percentage Yield is a percentage 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. Your dividend rate and annual percentage yield may change at any time determined by our Board of Directors. The dividends and Annual Percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable divided period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Balance Computation Method - We use the daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period.

Compounding and Crediting - The Dividend Period is the period of time at the end of which an account earns dividend credit. Dividends on your account will be compounded monthly and credited to your account monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your IRA Share account before dividends are credited, you will not receive accrued dividends

Accrual of Dividends on Deposits Other than Cash - Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations - This account is limited to no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

DEPOSIT RATES

Effective September 1, 2026

Share & IRA Savings Rates

Account	APY	Rate
Share Savings	0.05%	0.05%
IRA Savings	0.10%	0.10%

Money Market Rates*

Balance	APY	Rate
$2,000 - $9,999.99	1.90%	1.88%
$10,000 - $24,999.99	1.95%	1.93%
$25,000 - $49,999.99	2.00%	1.98%
$50,000 - $99,999.99	2.05%	2.03%
$100,000+	2.10%	2.08%

Rates bonuses up to 0.25% are available through the Rewards Plus program.

Certificate Rates – Share, IRA and HSA Certificates*

Term	Min. Deposit	APY	Rate
3 Month	$1,000	3.25%	3.202%
6 Month	$1,000	3.65%	3.590%
9 Month	$1,000	3.65%	3.590%
1 Year	$1,000	3.70%	3.638%
18 Month	$1,000	3.65%	3.590%
2 Year	$1,000	3.60%	3.541%

30 Month	$1,000	3.60%	3.541%
3 Year	$1,000	3.40%	3.348%
4 Year	$1,000	3.40%	3.348%
5 Year	$1,000	3.40%	3.348%
Y-12 Youth	$250	5.00%	4.888%

Rates bonuses up to 0.25% are available through the Rewards Plus program.

Checking Rates

Account	APY	Rate
50+ Interest Checking	0.05%	0.05%
Secure + Interest		
Balance: $0 - $1,499.99	0.05%	0.05%
Balance: $1,500+	0.15%	0.15%

Business Checking Rates

Account	APY	Rate
Elite Business Interest Checking		
Balance: $0 - $4,999.99	0.05%	0.05%
Balance: $5,000+	0.15%	0.15%

HSA Checking Rates

Balance	APY	Rate
$50 - $499.99	0.05%	0.05%
$500 - $2,49.99	0.05%	0.05%
$2,500 - $9,999.99	0.10%	0.10%
$10,000+	0.15%	0.15%

FEE SCHEDULE

Effective April 1, 2025

Personal Checking Accounts

Secure + Interest Checking	$11.95 per month Waived with daily balance of $5,000
Secure Checking	$6.95 per month
Second Chance Checking	$9.95 per month
50+ Interest Checking	Free
Simply Checking	Free
Courtesy Pay / Overdraft / NSF Fee*	$27 ea.
Stop Payment Fee	$10 ea.
Check Copy Printed	$2 ea.
Check Cashing Fee – Simply/Basic	$1 ea.
Check Cashing Fee - Nonmember	$10 ea.

ATM / Debit Cards

Card Replacement Fee	$15 ea.
Foreign Transaction Fee	1% of the transaction
Emergency Replacement Fee	$40
ATM Withdrawals	
- Basic Rewards Plus Status	6 Free ATM transactions per month then $1.50 ea.
- Silver Rewards Plus Status	8 Free ATM transactions per month then $1.50 ea.
- Gold Rewards Plus Status	10 Free ATM transactions per month then $1.50 ea.
- Platinum Rewards Plus Status	15 Free ATM transactions per month then $1.50 ea.

Certificate / IRA Fees

Certificate Early Withdrawal Penalty	1/2 the interest CD would have earned
IRA Premature Distribution Fee	10% penalty plus reportable to IRS

Misc Service Fees

Account Closing Fee	Within 90-days of opening $15
Account Reconciliation / Research	$20 flat fee plus $20 per hour
Automated Transfer Fee	$2 ea.
Deposited Item Returned Fee	$10 ea.
Member Deposited Item Returned Fee	$27 ea.
Inactive/Dormant (after 12 months)	$10 ea.
Bad Address Fee	$3 per month
Statements	Free
Statement Reprint	$3.50 ea.
Money Orders	$5
Cashier's Checks	$5
Notary Fee for Nonmembers	$5
Misc. Requested Copies	$1 per page

Wire Fees

Domestic Outgoing Wire	$25 ea.
Domestic Incoming wire	$20 ea.
International Outgoing Wire	$50 ea.
International Incoming Wire	$20 ea.

Business Accounts

Simply Business Checking	Free
Elite Business Interest Checking	$10 per month Waived with daily balance of $5,000+

Visa Credit Cards

Annual Fee	None
Balance Transfer Fee	3% of the transfer ($5 minimum)
Card Replacement Fee	$15 ea.
Card Replacement Fee - Emergency	$40 ea.
Cash Advance Fee	$5 ea.
Foreign Transaction Fee	1% of the transaction
Late Payment	$30
Returned Payment	$25

Loans

Application Fees:	
- Home Equity	$300
- Unsecured	$30
- Quick Loan	$50
- Secured Loan	$125
First Mortgage Fees	Call for current schedule.
Late Payment	$30
Returned Payment	$25
Overdraft Line of Credit Annual Fee	$25
Subordination Fee	$150
Home Equity Refinance Fee	$150 if currently at COPFCU