TRUTH-IN-SAVINGS DISCLOSURE
LAST DIVIDEND DECLARATION DATE:
10/23/2023

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

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>DIVIDENDS</th>
<th>BALANCE REQUIREMENTS</th>
<th>ACCOUNT LIMITATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dividend Rate/Annual Percentage Yield</td>
<td>Minimum Opening Deposit / Minimum Balance to Avoid a Service Fee / Minimum Balance to Earn the Stated APY</td>
<td></td>
</tr>
<tr>
<td>Prime Share</td>
<td>0.04 / 0.05 monthly / Monthly</td>
<td>$25.00 / --- / $100.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Vacation Club Savings</td>
<td>0.08 / 0.10 monthly / Monthly</td>
<td>--- / --- / ---</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Christmas Club Savings</td>
<td>0.08 / 0.10 monthly / Monthly</td>
<td>--- / --- / ---</td>
<td>Account transfer limitations apply</td>
</tr>
<tr>
<td>Senior Savings</td>
<td>0.08 / 0.10 monthly / Monthly</td>
<td>--- / --- / $100.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>IRA Savings</td>
<td>0.08 / 0.10 monthly / Monthly</td>
<td>--- / --- / ---</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Money Market</td>
<td>$1,000.00 to $9,999.99 monthly / Monthly</td>
<td>$1,000.00 / --- / $1,000.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>General Checking</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Student Checking</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Senior Checking</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
</tbody>
</table>

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 all earning accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. 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. For all accounts, 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.

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

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting of dividends and dividend period applicable to each account are set forth 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.

4. ACCRUAL OF DIVIDENDS — For Prime Share, Vacation Club Savings, Christmas Club Savings, Senior Savings and IRA Savings accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Share 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 Prime Share, Senior Savings and Money Market accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. 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.

6. ACCOUNT LIMITATIONS — For Christmas Club Savings accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. For other accounts, no account limitations apply.

7. 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, 01601330-D3700-C-1-092623 (D37005)-a
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.

8. 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 $25.00
Number of Shares Required 1

9. BONUSES — By see attached addendum

__________________________________________, you
will receive $__________ for opening an account by
__________________________________________. To
earn the bonus, your par value must remain on deposit for

10. RATES - The rates provided in or with the Rate Schedule are
accurate and effective for accounts as of the Last Dividend
Declaration Date indicated on this Truth-in-Savings Disclosure. If
you have any questions or require current rate and fee information
on your accounts, please contact the Credit Union.

Corporate Offices
1730 Alysheba Way
Lexington, KY 40509

Phone: (859) 264-4200 or (800) 234-8528
www.ukfcu.org

NCUA
National Credit Union Administration, a U.S. Government Agency
Truth In Savings Addendum

Bonus Disclosure

This disclosure is for any individual who meets the eligibility criteria to be a member of UKFCU and opens a “new student checking” account. This offer is for new or existing members who have not had a checking account with UKFCU and have not had a checking account in the last 12 months using the promotional code STUDENTS$50; the following applies – accountholders will have up to 30 calendar days to meet the requirements to earn the bonus by:

1. Maintaining your account in good standing with a positive balance and
2. Completing 10 debit card transactions.

Once requirements are met, the bonus of $50.00 will be automatically deposited into the checking account within 5 business days. The minimum balance to earn the bonus is $0.00, and the minimum to open membership is $25.00. Please see a UKFCU Representative for more details. Offer valid until December 31st, 2023.

This disclosure is for any individual who meets the eligibility criteria to be a member of UKFCU and opens “any new checking” account. This offer is valid for new or existing members who have not had a checking account with UKFCU and have not had one in the last 12 months using one of the following Preferred Partner Promotional Codes listed below; the following applies – accountholders will have up to 75 days to meet requirements to earn the bonus by:

1. Maintaining your account in good standing with a positive balance and
2. Completing at least two direct deposits totaling $2,000.00 or more into your UKFCU Checking Account.

Once requirements are met, the bonus of $200.00 will be automatically deposited into the checking account within 5 business days. The minimum balance to earn the bonus is $0.00, and the minimum to open membership is $25.00. Please see a UKFCU Representative for more details. Offer valid until December 31st, 2023.

<table>
<thead>
<tr>
<th>Promo Code</th>
<th>Preferred Partner</th>
<th>Promo Code</th>
<th>Preferred Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>AND200</td>
<td>Andover Forest HOA</td>
<td>EKU200</td>
<td>Eastern KY University</td>
</tr>
<tr>
<td>BAF200</td>
<td>Big Ass Fans</td>
<td>JOIN200</td>
<td>Join UKFCU</td>
</tr>
<tr>
<td>BGSHRM200</td>
<td>Bluegrass SHRM</td>
<td>Kenneland200</td>
<td>Keeneland</td>
</tr>
<tr>
<td>TiffanyCo200</td>
<td>Tiffany &amp; Co.</td>
<td>UK200</td>
<td>University of KY</td>
</tr>
<tr>
<td>VISTA200</td>
<td>New VISTA</td>
<td>WKYT200</td>
<td>WKYT</td>
</tr>
<tr>
<td>BCTC200</td>
<td>Bluegrass Community &amp; Tech</td>
<td>HH200</td>
<td>Harrods Hill HOA</td>
</tr>
</tbody>
</table>

These offers cannot be combined. Bonus funds may be considered 1099-INT taxable; consult your tax advisor. UKFCU reserves the right to end the promotion without notice.

Corporate Office: 1730 Alysheba Way, Lexington, KY 40509 | 859.264.4200 | ukfcu.org

Federally insured by NCUA. Equal Housing Lender.