For questions or inquiries, contact:

CommonWealth One Formerly ACFCU
P.O. Box 40070
Arlington, VA 22204-7070
(703) 526-0200

TRUTH-IN-SAVINGS DISCLOSURES AND RATES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 10/30/2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Savings:								
$0-$99.99	--	**--**	--	--	--	$5.00	$1,000.00	$0-$99.99
$100.00 +	0.050%	**0.05%**	Variable	Monthly	Monthly			$100.00 +
IRA Savings	0.500%	**0.50%**	Variable	Monthly	Monthly	$0	N/A	
Holiday Club Account								
$0-$99.99	--	**--**	--	--	--	$0	N/A	$0 - $99.99
$100.00 +	0.05%	**0.05%**	Variable	Monthly	Monthly	$0	N/A	$100.00 +
Basic Checking	--	**--**	--	--	--	$0	N/A	
Free Rewards Checking*	0.00%	**0.00%**	Variable	Variable	Monthly	$0	N/A	
Money Market Accounts:								
$0 - $2,499.99	0.498%	**0.50%**	Variable	Monthly	Monthly	$0		$0 - $2,499.99
$2,500.00 - $9,999.99	0.598%	**0.60%**						$2,500.00 - $9,999.99
$10,000.00 - $24,999.99	0.598%	**0.60%**						$10,000 - $24,999.99
$25,000.00 - $74,999.99	0.747%	**0.75%**						$25,000.00 - $74,999.99
$75,000.00 +	0.747%	**0.75%**						$75,000.00 +

*** FREE REWARDS CHECKING.** If eligibility requirements are met each calendar month, you will receive 1% cash back on signature debit card transactions, PIN-based debit card transactions, and debit bill pay transactions, calculated based on the total dollar amount of signature, PIN, and debit bill pay transactions, up to a maximum of $10 cash back each month. Third-party ATM fees you incur during a month in which you meet eligibility requirements will be refunded, up to a maximum of $10 per month. To qualify, you must: be enrolled in e-Statements, receive at least $500 in ACH deposits each month, and make at least 25 signature, PIN, or debit bill pay transactions each month. The above actions must be performed to meet the minimum requirements, and transactions must clear/post to your account during the calendar month. Transactions may take one or more banking days from the date the transaction was made to post and settle against your account. If you do not meet the requirements in a calendar month, you will not receive ATM fee refunds for that month. Available for consumer and business accounts.

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. If so indicated, you must provide and maintain minimum opening deposits and/or minimum daily balances to earn the APYs stated above.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. TRANSACTION LIMITATIONS. For all accounts except Basic Checking accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed. **For Holiday Savings Accounts:** the entire balance will be transferred to your share account on or after October 15th and the account will remain open. You will be charged a withdrawal fee of $5 for each withdrawal from the account.

7. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Directors' discretion. We may change the rate monthly.

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TRUTH-IN-SAVINGS DISCLOSURES AND RATES SCHEDULE

CERTIFICATE ACCOUNTS*

EFFECTIVE DATE: 10/30/2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate Traditional IRA Certificate Roth IRA Certificate Coverdell Education Savings IRA Certificate									
3 Months	0.000%	**0.00%**	Fixed	Monthly	Monthly	$500.00	Not Allowed	30 Days Dividends	Automatic with 10 day grace period
6 Months	4.169%	**4.25%**						60 Days Dividends	
12 Months	3.639%	**3.70%**						90 Days Dividends	
15 Months (No Penalty!)	3.542%	**3.60%**						No penalty	
15 Months	3.639%	**3.70%**						90 Days Dividends	
18 Months	3.494%	**3.55%**						90 Days Dividends	
24 Months	3.542%	**3.60%**						180 Days Dividends	
36 Months	3.494%	**3.55%**						180 Days Dividends	
48 Months	3.542%	**3.60%**						270 Days Dividends	
60 Months	3.590%	**3.65%**						270 Days Dividends	
Jumbo Certificate Traditional IRA Jumbo Certificate Roth IRA Jumbo Certificate									
6 Months	4.169%	**4.25%**	Fixed	Monthly	Monthly	$100,000.00	Not Allowed	60 Days Dividends	Automatic with 10 day grace period
12 Months	3.639%	**3.70%**						90 Days Dividends	
24 Months	3.542%	**3.60%**						180 Days Dividends	
Share Builder	3.639%	**3.70%**	Fixed	Monthly	Monthly	$25.00	Allowed	90 Days Dividends	Automatic with 10 day grace period

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

*Share certificate rates are .10% higher for Platinum members. The Platinum level is a reward for members who choose ACFCU as their primary financial institution. Platinum rewards start for members maintaining total combined monthly household average balances of $50,000+.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate the dividend on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividend has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on the assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividend earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.