WELCOME
FEDERAL CREDIT UNION

10810 Chapel Hill Rd
Morrisville, NC 27560
(888) 932-8148

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: 11-01-2026 **Quarterly:** 09-30-2026

The rates, fees and terms applicable to your account at Welcome Federal Credit Union (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	**0.05%** / **0.05%**	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Share	**0.05%** / **0.05%**	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Academic Share	**0.05%** / **0.05%**	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	**0.01%** / **0.01%**	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	—
IRA	**0.10%** / **0.10%**	Quarterly	Quarterly	Quarterly (Calendar)	$100.00	—	—	Daily Balance	—
Money Market Share	$1,000.00 to $25,000.99 **1.00%** / **1.00%** $25,001.00 to $75,000.99 **1.00%** / **1.00%** $75,001.00 or greater **1.00%** / **1.00%**	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	—	Average Daily Balance	Account limitations apply.
Credit Union Checking	—	—	—	—	$50.00	—	—	—	—
Academic Checking	$25.00 to $500.00 **2.00%** / **2.00%** $500.01 or greater **0.00%** / **0.00%**	Quarterly	Quarterly	Quarterly	$25.00	—	$25.00	Average Daily Balance	—
Youth Checking	—	—	—	—	$25.00	—	—	—	—
Welcome Back Checking	—	—	—	—	$50.00	—	—	—	—

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, Youth Share, Academic Share, Christmas Club, IRA, Money Market Share, and Academic Checking 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. The Money Market Share and Academic Checking 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 tiered rate accounts, once a particular range is met, the dividend rate and annual

©TruStage Compliance Solutions 1993, 2003, 07-10, 2023

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 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.

4. 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Money Market Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For accounts using the average daily balance method as stated in the Rate Schedule, 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 calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. 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 Share, Youth Share, Academic Share, and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Money Market Share accounts, the minimum in-branch withdrawal amount is $100.00 and no more than three (3) in-branch withdrawals may be made in any month. For Christmas Club, IRA, Credit Union Checking, Academic Checking, Youth Checking, and Welcome Back Checking 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, 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	$5.00
Number of Shares Required	1

9. 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.

SCHEDULE OF FEES AND CHARGES

OTHER SERVICE FEES	
Abandoned Check/Stale Check	$5.00/Check
Account Closure	$10.00 within 90 days of open date
Account Research	$15.00/Hour, 1 hour minimum
ATM/Debit Card Replacement	$10.50
ATM Service	Varies per transaction charged by the owner of the ATM you use.
Bill Pay Fee for Non-Use	$5.00/Month
Bill Pay Processor Fees	*Pass through to Member (included NSF, stop payment and research)
Bill Pay Service Fees	Varies per type of transaction and service within Bill Pay. Fee is disclosed prior to submitting transaction.
CarFax Report	*Pass through to member
Cash Advance from a Card	$10.00/Each
Check Cashing – Non-Member	$5.00
Check Copy – Certified	$5.00/Copy
Check Copy – Member Draft	$5.00/Copy
Check Printing	Eight (8) checks are complimentary for new accounts. Your fees for check orders vary dependent on your choice of style.
Courtesy Pay	$33.00/Item (maximum daily aggregate of Courtesy Pay fees = $132.00) (includes Checking, checking, share, ACH, ATM, POS, Bill Pay, checks, and pre-authorized payments).
Dept. of Motor Vehicle Lien	*Pass through to member
Dormant Account	$4.00/Month after 12 months of inactivity.
Escheat Account	$50.00 or balance of account if less than $50.00
Foreign Check Deposit	$30.00/Check
HELOC Early Closure	$500.00 if closed within 24 months of origination

IRA Transfer Away from WFCU or Closure	$15.00
Legal Process/Levy/Garnishment	$25.00/transaction
Missing Auto Title (After 90 days)	$100.00
Money Market Account – Excessive In-Branch withdrawals	$3.00/Withdrawal over 3 per Month.
Money Market Account	$3.00/Month under $1,000.00
Mortgage Subordination	$100.00/Each
Non-member Teller Check	$5.00/Check
Non-member Teller Check > $10,000.00	$10.00/Check
Non-recurring ACH Origination Set-Up	$10.00 each
Notary – Non-member	$5.00/notarization
Overnight Mail Requests Next Business Day Saturday Delivery A.M. Delivery	$15.00 $30.00 $45.00
Paper Statements (Excludes Members 12 & under and 70 & above)	$2.00/Month
Pay by Phone (Except Audio Response)	$10.00/Each
Phone Request to Transfer Funds	$3.00/Transfer
Preferred Ship/Boat Mortgage Fees	*Pass through to member
OTHER SERVICE FEES (cont.)	
NSF	$33.00/Item (each submission/resubmission) (includes Checking, checking, share, ACH, ATM, POS, Bill Pay, checks, and pre-authorized payments).
Excess Withdrawal	$3.00/Transaction after 1st Six (6) withdrawals each month. (Fee for excessive withdrawals from Share and Money Market Accounts)
Research MVR – 4/Duplicate Title	$15.00 per hour – 1 hour minimum
Returned Item	$25.00/Item Member Check (each submission/resubmission)
Returned Item	$5.00/item Non-Member Check (each submission/resubmission)
Returned Mail/Email - Undeliverable Address	$10.00/Item
Share Account Minimum Balance Fee	$3.00/Month if minimum balance is under $5.00
Statement Copy or Copy of Account History	$5.00/Copy
Stop Payment	$30.00/Request
Stop Payment on series of checks	$30.00/Series
Teller's Check	$2.00/Check To Third Party Payee
Transfer from Savings to cover Overdraft	$2.00/Transfer
UCC Form Fees	*Pass through to member
Unblock ATM/Debit Cards	$10.00
Verification of Deposit	$10.00 each
Visa Gift Card	$3.50/Card member
Visa Gift Card	$5.00/Card non-member
Visa Gift Card Replacement	$13.50/Card member
Visa Gift Card Replacement	$15.00/Card non-member
Wire Transfer Domestic (Outgoing or Incoming)	$20.00/Transfer
Wire Transfer Foreign (Outgoing or Incoming)	$45.00/Transfer

*The fee charged will be the amount of the fee that is incurred by the Credit Union for this transaction.

LOCATIONS

Morrisville
10810 Chapel Hill Rd
Morrisville, NC 27560
(919) 474-3240

Greenville Branch
3600 Charles Blvd
Greenville, NC 27858
(252) 758-3279

Zebulon Branch
125 E. Gannon Avenue
Zebulon, NC 27597
(919) 404-4747

Henderson Branch
514 Dabney Road, Suite 156
Henderson, NC 27536
(919) 474-3249

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