Heartland CREDIT UNION
900 East 23rd, PO Box 1645
Hutchinson, KS 67504-1645
620.669.0177 or 800.428.8472
www.hcu.coop

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/02/2026

The rates, fees and terms applicable to your account at the 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	
Consumer Share Fiduciary Share	0.050 / 0.050	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.00	Daily Balance	—
Smart Start	0.050 / 0.050	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	0.050 / 0.050	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Special Share	0.050 / 0.050	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Gateway Savings	0.050 / 0.050	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$25.00	Daily Balance	—
Investment	$100.00 to $2,499.99 0.050 / 0.050 $2,500.00 to $9,999.99 0.200 / 0.200 $10,000.00 to $24,999.99 0.350 / 0.350 $25,000.00 to $99,999.99 0.350 / 0.350 $100,000.00 or greater 0.350 / 0.350	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	$2,500.00 to $9,999.99 0.000 / 0.000 $10,000.00 to $24,999.99 0.050 / 0.050 $25,000.00 to $49,999.99 0.996 / 1.000 $50,000.00 to $99,999.99 1.095 / 1.100 $100,000.00 to $249,999.99 1.492 / 1.502 $250,000.00 to $499,999.99 1.689 / 1.702 $500,000.00 to $999,999.99 1.985 / 2.003 $1,000,000.00 or greater 2.231 / 2.253	Monthly	Monthly	Monthly (Calendar)	—	—	$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.

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Ultimate Money Market	$2,500.00 to $9,999.99 0.000 / 0.000 $10,000.00 to $24,999.99 0.050 / 0.050 $25,000.00 to $49,999.99 2.477 / 2.505 $50,000.00 to $99,999.99 2.477 / 2.505 $100,000.00 to $249,999.99 2.967 / 3.007 $250,000.00 to $499,999.99 3.211 / 3.258 $500,000.00 to $999,999.99 3.455 / 3.510 $1,000,000.00 or greater 3.698 / 3.761	Monthly	Monthly	Monthly (Calendar)	—	—	$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Variable IRA	$0.00 to $9,999.99 0.250 / 0.250 $10,000.00 to $24,999.99 1.985 / 2.003 $25,000.00 to $49,999.99 1.985 / 2.003 $50,000.00 to $99,999.99 1.985 / 2.003 $100,000.00 to $249,999.99 3.941 / 4.012 $250,000.00 to $499,999.99 3.941 / 4.012 $500,000.00 to $999,999.99 3.941 / 4.012 $1,000,000.00 to greater 3.941 / 4.012	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Variable HSA	$0.00 to $9,999.99 0.250 / 0.250 $10,000.00 to $24,999.99 1.985 / 2.003 $25,000.00 to $49,999.99 1.985 / 2.003 $50,000.00 to $99,999.99 1.985 / 2.003 $100,000.00 to $249,999.99 3.941 / 4.012 $250,000.00 to $499,999.99 3.941 / 4.012 $500,000.00 to $999,999.99 3.941 / 4.012 $1,000,000.00 to greater 3.941 / 4.012	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Daily Balance	—
Gateway Spending	—	—	—	—	—	—	—	—	—
Beyond Essential	—	—	—	—	—	—	—	—	—
Fiduciary Cash Back	—	—	—	—	—	—	—	—	—

Fiduciary Dividend	$0.00 to $2,499.99 0.050 / 0.050 $2,500.00to $9,999.99 0.200 / 0.200 $10,000.00 to $24,999.99 0.500 / 0.501 $25,000.00 to $49,999.99 0.500 / 0.501 $50,000.00 to $99,999.99 0.500 / 0.501 $100,000.00 or greater 0.500 / 0.501	Monthly	Monthly	Monthly (Calendar)	—	$1,000.00*	—	Daily Balance	—
Beyond Freedom	—	—	—	—	—	—	—	—	—
Beyond Ultimate	$0.00 to $5,000.00 0.996 / 1.000 $5,000.01 to $10,000.00 0.350 / 0.350 $10,000.01 to $25,000.00 0.200 / 0.200 $25,000.01 or greater 0.100 / 0.100 to 0.100	Monthly	Monthly	Monthly (Calendar)	—	$2,500.00*	—	Daily Balance	—
Renew	—	—	—	—	—	—	—	—	—

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 Consumer Share, Fiduciary Share, Smart Start, Christmas Club, Special Share, Gateway Savings, Investment, Money Market, Ultimate Money Market, Variable IRA, Variable HSA, Fiduciary Dividend, and Beyond Ultimate 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Investment, Money Market, Ultimate Money Market, Variable IRA, Variable HSA, Fiduciary Dividend, and Beyond Ultimate 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 Investment, Money Market, Ultimate Money Market, Variable IRA, Variable HSA, and Fiduciary Dividend tiered 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. For Beyond Ultimate tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. FIDUCIARY CASH BACK AND GATEWAY SPENDING ACCOUNTS — For Fiduciary Cash Back and Gateway Spending accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 15 debit card purchases that post and settle to your account; 2) be enrolled to receive e-statements. If you meet both qualifications, you may receive $0.05 cash back on PIN-based/signature-based debit card purchases over $10.00 that post and settle to your account. A maximum of $5.00 cash back may be earned per monthly qualification cycle. Cash back will be credited on the last calendar day of the month in which they are earned. The monthly qualification cycle is defined as the period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the cash back reward.

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

4. 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.

5. 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 all Dividend earning accounts,

if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Consumer Share, Fiduciary Share, Smart Start, or Gateway 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 Fiduciary Dividend accounts, there is a minimum daily balance or a minimum of 15 debit card or credit card transactions that post and settle your account required to avoid a service fee for the dividend period. For Beyond Ultimate 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 Consumer Share, Fiduciary Share, Smart Start, Christmas Club, Special Share, Gateway Savings, Investment, Money Market, Ultimate Money Market, Variable IRA, and Variable HSA 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.

7. ACCOUNT LIMITATIONS — For Smart Start, Christmas Club, Special Share, Investment, Money Market, Ultimate Money Market, and Variable IRA 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 Consumer Share, Fiduciary Share, Gateway Savings, Gateway Spending, Beyond Essential, Fiduciary Cash Back, Beyond Freedom, Fiduciary Dividend, Beyond Ultimate, and Renew accounts, no account limitations apply.

8. 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.

9. 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

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective 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.

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

12. BONUS — For Smart Start accounts, you will receive $1.00 for increasing your balance by $20.00 per deposit. The maximum bonus amount is $100.00. The bonus will be applied on the last day of each calendar month. For Gateway Savings and Gateway Spending accounts, you will receive $25.00 when you provide a school grade card showing letter grades of As and Bs. The maximum annual bonus amount is $50.00.

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