PEARL HAWAII FEDERAL CREDIT UNION
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TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE DATE:** 09/30/2026

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Share Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Month – less than 6 Month	1.243% / 1.25%								
6 Month – less than 1 Year	1.243% / 1.25%								
1 Year – less than 2 Year	1.243% / 1.25%								
2 Year – less than 3 Year	1.980% / 2.00%								
3 Year	2.960% / 3.00%								
☐ **Traditional IRA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	1.243% / 1.25%								
2 Year	1.980% / 2.00%								
3 Year	2.960% / 3.00%								
☐ **Roth IRA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	1.243% / 1.25%								
2 Year	1.980% / 2.00%								
3 Year	2.960% / 3.00%								
☐ **Coverdell ESA Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	1.243% / 1.25%								
2 Year	1.980% / 2.00%								
3 Year	2.960% / 3.00%								
☒ **Special Share Certificate**		Fixed Rate	$1,000.00	Monthly	Monthly	Accounts Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
8 Month Special	3.977% / 4.05%								
	/								
☐ **Special Traditional IRA Certificate**		Fixed Rate					Not Allowed	Allowed - See Transaction Limitations section	Automatic
	/								
	/								
☐ **Special Roth IRA Certificate**		Fixed Rate					Not Allowed	Allowed - See Transaction Limitations section	Automatic
	/								
	/								
☐ **Special Coverdell ESA Certificate**		Fixed Rate					Not Allowed	Allowed - See Transaction Limitations section	Automatic
	/								
	/								

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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 accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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. The daily balance method is used to earn dividends, which are calculated by applying a daily periodic rate to the principal in the account each day. We reserve the right to limit account balances to no larger than $250,000.00.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals are not allowed.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty for your account is 90 days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Special Share Certificate accounts, your account will automatically renew as a 1 Year Share Certificate account. For Special Traditional IRA Certificate accounts, your account will automatically renew as a 1 Year Traditional IRA Certificate account. For Special Roth IRA Certificate accounts, your account will automatically renew as a 1 Year Roth IRA Certificate account. For Special Coverdell ESA Certificate accounts, your account will automatically renew as a 1 Year Coverdell ESA Certificate account.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

LOCATIONS

94-449 Ukee St.
Waipahu, HI 96797
(808) 737-4328

585 Port Royal St. (Pearl Harbor Naval Shipyard)
Honolulu, HI 96818
(808) 737-4328

91-1401 Fort Weaver Rd # A102
Ewa Beach, HI 96706
(808) 737-4328

550 Paiea St #128
Honolulu, HI 96819
(808) 737-4328

1288 Ala Moana Blvd, #106
Hokua Tower
Honolulu, HI 96814
(808) 737-4328

85-866 Farrington Hwy
Waianae, HI 96792
(808) 737-4328

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