TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: March 1, 2020

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.

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>Dividend Rate/Annual Percentage Yield (APY)</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</th>
<th>Dividend Period</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to Avoid a Service Fee</th>
<th>Minimum Balance to Earn the Stated APY</th>
<th>Balance Method to Calculate Dividends</th>
<th>ACCOUNT LIMITATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share</td>
<td>$0.100 / 0.100</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$1.00</td>
<td>—</td>
<td>$100.00</td>
<td>Average Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Child Share (under 18)</td>
<td>$0.100 / 0.100</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$1.00</td>
<td>—</td>
<td>$5.00</td>
<td>Average Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
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<tr>
<td>IRA Share</td>
<td>$0.150 / 0.150</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
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<td>$1,000.00</td>
<td>$100.00</td>
<td>Average Daily Balance</td>
<td>—</td>
</tr>
<tr>
<td>Money Market</td>
<td>$0.00 to $2,499.99</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$2,500.00</td>
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<td>—</td>
<td>Average Daily Balance</td>
<td>—</td>
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<td></td>
<td>0.001 / 0.001</td>
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<td>$2,500.00 to $24,999.99</td>
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<td>0.499 / 0.500</td>
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<td>$25,000.00 to $49,999.99</td>
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<td>0.549 / 0.550</td>
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<td>$50,000.00 or greater</td>
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<tr>
<td></td>
<td>0.598 / 0.600</td>
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</tr>
<tr>
<td>Flex Checking</td>
<td>—</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$25.00</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Prime Time</td>
<td>.001 / .001</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$25.00</td>
<td>—</td>
<td>—</td>
<td>Average Daily Balance</td>
<td>—</td>
</tr>
<tr>
<td>Business Share</td>
<td>$0.050 / 0.050</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$25.00</td>
<td>—</td>
<td>$100.00</td>
<td>Average Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Business Checking</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>$25.00</td>
<td>$2,500.00</td>
<td>—</td>
<td>Average Daily Balance</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 Share, Child Share (under 18), IRA Share, Money Market, Prime Time, and Business Share accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union.

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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 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.

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. For Share, Child Share (under 18), IRA Share, Money Market, Prime Time, and Business Share accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 IRA 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 Fee Schedule. For Business Checking accounts, there is a minimum average daily balance required to avoid a service fee for the statement period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share, Child Share (under 18), IRA Share, Prime Time, and Business Share accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. 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.

6. ACCOUNT LIMITATIONS — For Share, Child Share (under 18), and Business Share 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 IRA Share, Money Market, Flex Checking, Dividend Checking, and Business Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for over 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 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 Fee Schedule 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 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.

<table>
<thead>
<tr>
<th>Par Value of One Share</th>
<th>Number of Shares Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.00</td>
<td>1</td>
</tr>
</tbody>
</table>

9. RATES — The rates appearing with this 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.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).
CALIFORNIA PRIVACY NOTICE

Privacy Statement

Members 1st Credit Union is owned by its members and run by a board of directors elected by the members. You can be confident that your financial privacy is a top priority of the credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us, or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform either service on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members’ privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to third parties the information we provide to them.

Information We Collect And Disclose About You

We collect and may disclose nonpublic personal information about you from the following resources:

- Information we receive from you on forms such as membership and loan applications;
- Information about your transactions with the credit union or others;
- Information we receive from a consumer-reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the credit union, we will not share information we have or have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

If you request NOT to receive periodic mailings from affiliated companies (excluding Members 1st Credit Union), please notify the credit union in writing at P.O. BOX 492395, Redding, CA 96048. Please include any accounts that you wish to be removed from such mailings.

CALIFORNIA PRIVACY NOTICE & FEE SCHEDULE

Effective February 1, 2020

Membership Fees
- Business New Account Fee $25.00

Savings Account Fees
- Bad Address Fee (quarterly fee) $5.00
- Dormant Account Fee $5.00 per year
- Early Account Closing Fee (within six months) $2.00 per year
- Inactive Account Fee (savings suffix only, under $500, inactive 12 mos.) $5.00 per month
- IRA Savings Account Min. Balance Fee (balance <$1,000) $1.00 per month
- Readmittance Fee (re-open within 90 days of closure) $10.00
- REG. D Transfer Fee (after six transfers in current month) $5.00 per day

Checking Fees
- Bill Pay Expedited Service $19.95 (charged by bill pay)
- Business Account Min. Balance Fee (minimum req. $2,500) $5.00 per month
- Courtesy Pay Fee $29.00 per item
- NSF Fee: Checking and ACH $29.00 per item
- Photocopy of Check (two free per mo.) $5.00 per item
- Check Printing Fees Price varies
- Stop Payment Fee $26.00 per item
- Temporary Check Fee (four checks per sheet) $1.00 per sheet

Electronic Funds Transfers (Cards)
- Gift Card Issue Fee $3.99
- Reissue of ATM/Debit/Credit/Gift Card $5.00
- Special Handling Card Services $35.00
- Foreign Transaction Fee 1% of the US dollar amount (charged by Visa)

Miscellaneous Fees
- Account Reconciliation Fee $35.00 per hour
- Account Research Fee $35.00 per hour
- Cashier’s Check $5.00
- Check Cashing Fee
  - Over 18, No Checking, < $100 in Shares, No Loan $5.00 per check
- Copy of Deposited Item $5.00 per item
- Deposited Item Return Fee $28.00 per item
- FedEx Fee $35.00
- Legal Process Fee $50.00
- Money Order $5.00
- Photo Copy of Charge Receipt $5.00
- Statement Copy Fee $5.00
- Stop Payment on Credit Union Item
  - Payable to Member $28.00 per item
  - Payable to Third Party $28.00 per item
- Safe Deposit Box Drilling Fee Price varies
- Safe Deposit Box Rentals Price varies

Other Services
- Medallion Stamp Fee $10.00 per signature
- Notary Fee $15.00 per signature
- Loan Payment by Phone $10.00 per payment
- Wire Transfer - Domestic (incoming) $10.00
- Wire Transfer - Domestic (outgoing) $35.00
- Wire Transfer - International $35.00
- Foreign Check Collection (Foreign bank fees may apply) $35.00
- Foreign Currency purchase over $500 ($20.00 shipping fee) 6% of purchase amount
- Foreign Currency purchase under $500 ($30.00 shipping fee) 6% of purchase amount