CPM Federal Credit Union 1066 E Montague Avenue N. Charleston, SC 29405 800.255.1513	**TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.**	# Truth-in-Savings Disclosure
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. **If you have any questions or require current rate information on your accounts, please call the Credit Union at 843.747.6376 or 800.255.1513.**	Par Value of Membership Shares: The Par Value of a Membership Share is $5.00.	THE DATE OF THIS RATE SCHEDULE IS 09/03/2025 REFER TO OUR FEE SCHEDULE FOR APPLICABLE FEES

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Share Account	Share Savings Account ☐	Secondary Savings ☐	MyWay Savings Account ☐	Performance Market Account ☐	NeXGen Checking Account ☐	Simple Checking Account ☐	Plus Checking Account ☐	Essentials Checking Account ☐	IRA Savings Account ☐	Christmas Club Savings Account ☐
DIVIDEND RATE	0.02%	0.02%	0.50%	0.25%			0.02%		0.40%	0.10%
ANNUAL PERCENTAGE YIELD ("APY")	0.02%	0.02%	0.50%	0.25%			0.02%		0.40%	0.10%
Dividends Compounded	Quarterly	Quarterly	Quarterly	Monthly	-	-	Quarterly	-	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly	Monthly	-	-	Quarterly	-	Quarterly	Quarterly
Dividend Period	Quarterly (Calendar)	Quarterly (Calendar)	Quarterly (Calendar)	Monthly (Calendar)	-	-	Quarterly (Calendar)	-	Quarterly (Calendar)	Quarterly (Calendar)
Minimum Opening Deposit	$5	-	-	$2500	-	-	$200	$25	-	-
Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule	-	-	-	$200 to earn APY and $1,000 to avoid service charges	-	-	$200 to earn APY and avoid service charges	-	-	N/A
Balance Method to Calculate Dividends	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	-	-	Average Daily Balance	-	Average Daily Balance	Average Daily Balance
Account Limitations	Account transfer and withdrawal limitations apply	Account transfer and withdrawal limitations apply	Account withdrawal limitations apply	Account transfer and withdrawal limitations apply	-	-	-	Account limitations apply.	Account transfer and withdrawal limitations apply	Account withdrawal limitations apply

	Dividend Rate	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Created	Dividend Period	Additional Deposits	Withdrawals	Renewable
Savings Certificate										
☐ 3 Month	1.00%	1.00%	**Fixed Rate**	**$250.00**	**Quarterly**	**Quarterly**	**Acct.'s Term**	**Not Allowed**	**Allowed See Transaction Limitations section**	**Automatic**
☐ 6 Month	3.35%	3.39%								
☐ 12 Month	3.75%	3.80%								
☐ 24 Month	3.55%	3.60%								
☐ 36 Month	3.35%	3.39%								
☐ 48 Month	3.10%	3.14%								
☐ 60 Month	3.10%	3.14%								
☐ 9 Month Special	4.57%	4.65%	Fixed Rate	$2,000.00	Quarterly	Quarterly	Acct Term	Not Allowed	Allowed See Tran Limitations section	Automatic
IRA Savings Certificate										
☐ 3 Month	1.00%	1.00%	**Fixed Rate**	**$250.00**	**Quarterly**	**Quarterly**	**Acct.'s Term**	**Not Allowed**	**Allowed See Transaction Limitations section**	**Automatic**
☐ 6 Month	3.35%	3.39%								
☐ 12 Month	3.75%	3.80%								
☐ 24 Month	3.55%	3.60%								
☐ 36 Month	3.35%	3.39%								
☐ 48 Month	3.10%	3.14%								
☐ 60 Month	3.10%	3.14%								
☐										
Youth and Young Adult Savings Certificate										
☐ 3 Month	1.00%	1.00%	**Fixed Rate**	**$100.00** **Maximum $3000.00**	**Quarterly**	**Quarterly**	**Acct.'s Term**	**Allowed**	**Allowed See Transaction Limitations section**	**Automatic**
☐ 6 Month	3.35%	3.39%								
☐ 12 Month	3.75%	3.80%								
☐ 24 Month	3.55%	3.60%								
☐										

State Laws: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue.

Account Limitations:

For Main Savings, Secondary Savings, IRA Savings and Performance Money Market Accounts you may make no more than six (6) transfer and/or withdrawals from your account to another account of yours or to a third party in any month by preauthorized, automatic, or online transfer by telephone or instruction or by check draft, debit card or similar order. If you exceed these limitations your account may be subject to a fee, be closed, or entries exceeding these limitations may be denied without notice. For Share Certificates, withdrawals may be made at maturity without penalty. If you make a withdrawal before maturity, your Share Certificate may be closed, accrued dividends may be forfeited, and you may be charged a penalty fee. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or before November 1st and the account will remain open. If you wish to access the funds in your Christmas Club account at any other time you may be charged a fee. If you close your Christmas Club account, you will forfeit all accrued uncredited dividends. However, any accrued dividends will be paid to you if the withdrawal occurs within seven (7) days of the date the account is opened. For Essentials Checking Account there is a required $300 direct deposit or allotment per month, a monthly maintenance fee as disclosed in the fee schedule, has no check writing privileges, has no Courtesy pay, and no BillPay. See Membership Account Agreement for penalty terms , conditions, and restrictions.