

U. S. Postal Service Federal Credit Union Disclosure for Share/IRA Certificate Accounts.

The dividend rates and APY's shown below are in effect as of September 1, 2024.

Contact your USPS FCU for current rates toll free at 800-877-7328 or 301-856-5000.

The Annual Percentage Yield (APY) and Dividend Rate assume that dividends are added to principal.

	Balance to Open Account	Balance to Obtain APY	Dividend Rate	APY
<b>SHARE CERTIFICATES</b>				
1 Year	\$250	\$250	4.523%	4.60%
2 Years	\$250	\$250	4.184%	4.25%
3 Years	\$250	\$250	3.941%	4.00%
5 Years	\$250	\$250	3.796%	3.85%
Money Market Add-On (6 MonthTerm)	\$5,000	\$5,000	4.698%	4.80%
MISCA (2 Year Term)	\$10,000	\$10,000	4.410%	4.50%
<b>IRA CERTIFICATES*</b>				
1 Year	\$250	\$250	4.764%	4.85%
2 Years	\$250	\$250	4.232%	4.30%
5 Years	\$250	\$250	3.941%	4.00%

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U. S. Postal Service  
Federal Credit Union  
TRUTH IN SAVINGS  
DISCLOSURE

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**Account Terms**

**Rate Information** - The dividend rate and annual percentage yield (APY) on your accounts are set forth above. Dividend rates are set by the Board of Directors and are subject to change. Fees may reduce earnings.

**Conditions** - Additional deposits are permitted for Money Market Certificate Account through the certificate term.

**Compounding and Crediting** - Dividends will be credited and compounded monthly for MISCA and Money Market Certificates and quarterly for all other certificates.

**Balance Requirements** - The minimum balance required to open each account is set forth above.

**Balance Computation Method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

**Accrual of Dividends** - Dividends will begin to accrue on the business day your certificate is opened.

**Early Withdrawal Penalties** - On accounts with qualifying periods of one year or less, closed before maturity, there will be a penalty equivalent to 90 days of dividends. On qualifying periods over one year, there will be a penalty equivalent to 180 days of dividends, with the exception of the IRA 2 year and IRA 5 year certificates which carries a penalty of 270 days of dividends.

**Renewal Process** - Your certificate may automatically renew at maturity unless you advise us of your desire not to renew prior to maturity, or your membership is not a personal membership. There is no Grace Period to withdraw without penalty after automatic renewal.



U. S. Postal Service Federal Credit Union Disclosure for Non-Certificate Accounts.

The anticipated dividend rates and APY's shown will be in effect September 1, 2024.

Contact your USPS FCU Personal Service Representative team for current rates toll free at (800) 877-7328 or (301)856-5000.

The Annual Percentage Yield (APY) and Dividend Rate assume that dividends are added to principal.

	Share/Trust/Special Purpose			Money Market Savings						Other Clubs	Access Checking	Interest Checking	Money Market Checking	IRA
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6					
<b>DIVIDENDS</b>														
Dividend Rate	0.05%	0.05%	0.05%	1.04%	1.09%	1.19%	1.29%	1.39%	1.49%	0.50%	0.00%	0.05%	0.10%	1.00%
Annual Percentage Yield (APY)	0.05%	0.05%	0.05%	1.05%	1.10%	1.20%	1.30%	1.40%	1.50%	0.50%	0.00%	0.05%	0.10%	1.00%
Dividends Compounded	Quarterly	Quarterly	Quarterly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Quarterly	N/A	Monthly	Monthly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Quarterly	N/A	Monthly	Monthly	Quarterly
Dividend Period	Quarterly	Quarterly	Quarterly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Quarterly	N/A	Monthly	Monthly	Quarterly
<b>BALANCE REQUIREMENTS</b>														
Minimum Opening Deposit	\$5.00	\$5.00	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Minimum Balance to Avoid a Service Fee	\$250 Combined all Account Types			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250 Avg	\$2,000.00	\$0.00
Minimum Balance to Earn the Stated APY	\$250.00	\$2,000.01	\$10,000.01	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$250	NA	\$0.01	\$0.01	\$0.01
Minimum Balance/Other Service Fee	\$10.00	\$10.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.00**	\$0.00	\$5.00	\$10.00	\$0.00 <sup>†</sup>
Balance Method	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	NA	Daily	Daily	Daily
ACCOUNT LIMITATIONS	Accounts Listed Above Are Subject To Transfer And Withdrawal Limitations*													
See Account Terms section below.														

**Account Terms**

**Rate Information** - The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. 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. Dividend rates are set by the Credit Union's Board of Directors and are subject to change.

**Compounding and Crediting** - Dividends will be credited and compounded as set forth above. Dividends will not be paid on regular share & club account balances below \$250. Club accounts are exempt from minimum balance fees. Dividends will not be paid on Money Market Share balances below \$5,000

**Balance Requirements** - The minimum balance required to open each account is set forth above.

**Balance Computation Method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

**Accrual of Dividends** - Dividends will begin to accrue on the day you make the deposit into your account. Dividends accrued but not yet credited to your account will not be paid if the account is closed.

**Nature of Dividends** - USPS FCU is a member owned financial cooperative and dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**\*Account Limitations** - For a Share Savings and MMSA accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month.

**\*\*Account Fees** - Other Club accounts are subject to an early withdrawal fee.

**†Individual Retirement Accounts (IRA)** - IRAs are subject to IRS limitations and penalties for early distributions. Seek advice from a tax professional.

**Relationship Rewards** - Members that qualify for our Relationship Rewards program will receive a bonus dividend of (5bp) Share Savings, (5bp) Money Market Savings, (5bp) Interest Checking, (5bp) Money Market Checking, and (10bp) for IRA Share accounts. Accounts are qualified at the beginning of every month.

**U. S. Postal Service Federal Credit Union Disclosure for Young Savers Certificates, Starter Share Certificates, Starter IRA Share Certificates, and Special**

The dividend rates and APY's shown are in effect as of September 1, 2024.

The Annual Percentage Yield (APY) and Dividend Rate assume that dividends are added to principal.

<b>Share Certificate</b>	<b>Balance to Open Account</b>	<b>Balance to Obtain APY</b>	<b>Dividend Rate</b>	<b>APY</b>
<u>Young Savers Share Certificates</u>				
1 Year \$1,000 Maximum Amount Limit One Per Member Under 18 Years of Age	\$1	\$1	4.619%	4.70%
<u>Young Savers Share Certificates</u>				
3 Year \$3,000 Maximum Amount Limit One Per Member Under 18 Years of Age	\$1	\$1	4.087%	4.15%
<u>Starter Certificates</u>				
1 Year \$1,000 Maximum Amount Limit One Per Member	\$1	\$1	4.619%	4.70%
<u>IRA Starter Certificates*</u>				
1 Year \$1,000 Maximum Amount Limit One Per Member	\$1	\$1	4.861%	4.95%

**Account Terms**

**Rate Information** - The dividend rate and annual percentage yield (APY) on your accounts are set forth above. Dividend rates are set by the Board of Directors and are subject to change.

**Conditions** - Additional deposits are permitted. Only one Young Savers or Starter Certificate permitted at a time per account, and per member.

**Compounding and Crediting** - Dividends will be credited and compounded monthly for MISCA and Money Market Certificates and quarterly for all other certificates.

**Balance Requirements** - The minimum balance required to open each account is set forth above.

**Balance Computation Method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

**Accrual of Dividends** - Dividends will begin to accrue on the business day your certificate is opened.

**Early Withdrawal Penalties** - On accounts with qualifying periods of one year or less, closed before maturity, there will be a penalty equivalent to 90 days of dividends. On qualifying periods over one year, there will be a penalty of 180 days of dividends.

**Renewal Process** - Your certificate may automatically renew at maturity unless you advise us of your desire not to renew prior to maturity, or your membership is not a personal membership. Young Savers, Starter IRA Certificates will renew as a like term "Non-Special" certificate unless prior notification is received.

**Nature of Dividends** - USPS FCU is a member owned financial cooperative and dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**\*IRA Limitations** - IRAs are subject to IRS contribution limits and early distribution penalties. Seek advice from a tax professional.

**VARIABLE LOAN RATES SEPTEMBER 2024**

**UNSECURED LINE OF CREDIT**

**(Suffix #2)** payment = \$4/\$100 18.00 T12

**HOME EQUITY - Prime Rate index** 8.50HEP

**Loan Suffix #60 (Collateral codes HE8 & HE9)**

Daily rate = .023287%

**HOME EQUITY - Prime Rate less .25 index** 8.25HPL

**Loan Suffix #61 (Collateral codes HE11 & HE12)**

Daily rate = .022602%

**HOME EQUITY - Prime Rate less .25 index** 8.25HPN

**Loan Suffix #62 (Collateral code HE13)**

Daily rate = .022602%

**HOME EQUITY - Prime Rate index** 8.50HPQ

**Loan Suffix #65 (Collateral code HE14)**

Daily rate = .023287%

**HOME EQUITY INTEREST ONLY- Prime Rate plus 2% index** 10.50HIO

**Loan Suffix #66 (Collateral code HE15)**

Daily rate = .028767%

**Prime Rate = 8.50% effective 7/27/2023**

**Max increase or decrease allowed is 50bp at each adjustment per HELOC terms**

**Any remaining adjustments will be made the following month based on the current Prime Rate**

**All paid off HELOC loan types/suffixes have been removed from the rate sheet**