WEST COMMUNITY CREDIT UNION | TIGERS COMMUNITY CREDIT UNION
4161 Highway K, O'Fallon, MO 63368
(636) 720-2400 or (800) 500-6860

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ **New Account** ☐ **Request for Information**

EFFECTIVE DATE: July 1, 2026

Account Type	VARIABLE RATE		
	BALANCE	**ANNUAL PERCENTAGE YIELD**	DIVIDEND RATE
☐ Savings (1)		0.05 %	0.05 %
☐ Secondary Savings (1)		0.05 %	0.05 %
☐ Kids Savings (1)		0.05 %	0.05 %
☐ Fresh Start Savings (1)		0.05 %	0.05 %
☐ Holiday Club (1)		0.05 %	0.05 %
☐ Vacation Club (1)		0.05 %	0.05 %
☐ IRA Accumulation Savings (1)		0.25 %	0.25 %
☐ Health Savings (1)		0.05 %	0.05 %
☐ Money Market (1)(2)	$1,000.00 - $4,999.99	0.50 %	0.50 %
	$5,000.00 - $9,999.99	0.50 %	0.50 %
	$10,000.00 - $24,999.99	0.60 %	0.60 %
	$25,000.00 - $49,999.99	1.00 %	1.00 %
	$50,000.00 - $74,999.99	1.50 %	1.49 %
	$75,000.00 - $99,999.99	1.75 %	1.74 %
	$100,000.00 - $249,999.99	2.00 %	1.98 %
	$250,000.00 & Greater	2.25 %	2.23 %
☐ Money Market Plus (1)(2)	$15,000.00 - $49,999.99	1.76 %	1.75 %
	$50,000.00 - $99,999.99	2.00 %	1.98 %
	$100,000.00 - $249,999.99	2.25 %	2.23 %
	$250,000.00 & Greater	2.50 %	2.48 %
☐ eMoney Market (1)(2)	$500.00 - $24,999.99	0.40 %	0.40 %
	$25,000.00 - $49,999.99	0.55 %	0.55 %
	$50,000.00 - $99,999.99	0.75 %	0.75 %
	$100,000.00 - $249,999.99	1.16 %	1.15 %
	$250,000.00 & Greater	1.26 %	1.25 %
☐ Interest Checking (1)		0.05 %	0.05 %
☐ Premier Interest Checking (1)(2)		0.00 %	0.00 %

Account Type	FIXED RATE *(Certificate Accounts)* MINIMUM BALANCE REQUIREMENTS	MATURITY DATE	**ANNUAL PERCENTAGE YIELD**	DIVIDEND RATE
☐ Certificate of Deposit (3)	$ 500.00	6 month	3.25 %	3.20 %
	$	11 month	4.21 %	4.13 %
	$	12 month	3.90 %	3.83 %
		18 month	3.25 %	3.20 %
		24 month	3.00 %	2.96 %
		36 month	3.00 %	2.96 %
		48 month	3.05 %	3.00 %
		60 month	3.10 %	3.05 %
			%	%
☐ Traditional IRA Certificate of Deposit (3)	$ 500.00	6 month	3.25 %	3.20 %
		11 month	4.21 %	4.13 %
		12 month	3.90 %	3.83 %
		18 month	3.25 %	3.20 %
		24 month	3.00 %	2.96 %
		36 month	3.00 %	2.96 %
		48 month	3.05 %	3.00 %
		60 month	3.10 %	3.05 %
☐ Roth IRA Certificate of Deposit (3)	$ 500.00	6 month	3.25 %	3.20 %
		11 month	4.21 %	4.13 %
		12 month	3.90 %	3.83 %
		18 month	3.25 %	3.20 %
		24 month	3.00 %	2.96 %
		36 month	3.00 %	2.96 %
		48 month	3.05 %	3.00 %
		60 month	3.10 %	3.05 %
☐ Coverdell Savings Certificate of Deposit (3)	$ 500.00	6 month	3.25 %	3.20 %
		11 month	4.21 %	4.13 %
		12 month	3.90 %	3.83 %
		18 month	3.25 %	3.20 %
		24 & 36 mos	3.00 %	2.96 %
		48 month	3.05 %	3.00 %
		60 month	3.10 %	3.05 %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 07/01/2026. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (636) 720-2400.

Schedule of Fees and Charges

SAVINGS

Savings Account closed within 180 days of opening	$5.00 per account
Holiday Savings Account Early Withdrawal	$10.00 per item
Vacation Savings Account Early Withdrawal	$10.00 per item
Money Market (balance below $1,000.00)	$15.00
Money Market Plus (aggregated average daily checking balance below $1,500.00)	$10.00
TCCU eMoney Market (balance below $500.00)	$10.00

CHECKING

Check Printing Fee	dependent upon the style of checks ordered
Fresh Start Checking	$10.00 per month
Interest Checking (balance below $2,500.00)*	$5.00 per month
Overdraft Fee or Return Item Fee — Check/ACH/ATM/Teller withdrawals/Online Banking or Debit-ATM Card Authorization	$19.00 per item
Uncollected Funds Return — Check or ACH	$19.00 per item
Items Paid Against Uncollected Funds	$19.00 per item
Stop Payment — Check or ACH	$20.00 per item
Returned Deposited Check	$20.00 per item
Collection Check	$15.00 per item
Savings Transfer to Cover Overdraft	$5.00 per item
Automatic Transfer from a Line of Credit	$5.00 per day
Statement Copy	$3.50 per month
eNotice Copy — Free on Online Banking	$1.50 per notice
Temporary Checks	$1.00 per page
Check Copy — Free on Online Banking	$1.50 per check

ATM/DEBIT

Debit Card Merchant Transactions	FREE
Debit Card Foreign Transaction Fee	1.25% of the amount of the transaction
ATM Point-of-Sale Transactions	FREE
CO-OP Network ATM Transactions	FREE
ATM Withdrawal, Inquiry or Transfer Fee Non-CO-OP Network ATM Transactions	$2.50 per item
Replacement of ATM/Debit Card	$10.00 per item
Card Rush Delivery Fee	Varies per delivery

*Fee not applicable to minors or members age 65 +

ELECTRONIC SERVICES/WIRE TRANSFERS

E-Statement (electronic statement delivery)	FREE
Online and Mobile Account Access	FREE
Online and Mobile Bill Pay	FREE
Mobile Check Deposit	FREE
Wire Transfer Out	$25.00 per item
Wire Transfer In Waived with a checking account with an average daily balance of $300 the previous month.	$5.00 per item
International Wire Transfer	$50.00 per item
Western Union	$35.00 per item
Outgoing ACH Origination	$5.00 per item
Online Loan Payment (from a debit card or other financial institution)	$15.00 per payment

MISCELLANEOUS

Paper Statement Fee*	$2.00 per statement
Notary Services	FREE
Telephone Teller Transactions	FREE
Money Orders	$3.00 per item
MasterCard® Gift Cards	$2.00 per item
Cashiers Check (first one free)	$3.00 per item
Account Reconciliation/Research One hour minimum	$25.00 per hour
Non-Telephone Teller Transactions Transactions and inquiries that could have been made at no charge on Telephone Teller that are made by calling the office.	$3.00 per item
Check Cashing Service charge on checks cashed if the full amount of the check is not on deposit or if at least half of the check is not deposited.	$5.00 per item
Dormant Account No activity for at least 12 months. Minors, credit card holders and $500+ balances excluded.	$5.00 per month
Garnishment/Levy Processing	$50.00 per event
Bad Address	$5.00 per month
Phone Loan Payment (from a debit card or other financial institution)	$15.00 per payment
Skip-a-Payment	$25.00