RIDGELINE REWARDS CHECKING & COMPASS CASHBACK CHECKING

Monthly Cycle Schedule

The following dates apply to our Ridgeline Rewards and Compass Cash Back account(s). Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. Please refer to your account's Truth In Savings disclosure for your account's specific qualification requirements. To qualify for your account's rewards, all of your account's qualifying transactions must post and settle to your Ridgeline Rewards or Cash Back account within the Monthly Qualification Cycle dates stated below. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning your account's rewards. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for your account's rewards. All of the following transactions and activities must post and settle to your Ridgeline Rewards or Compass Cash Back account during each **Monthly Qualification Cycle:** 12 debit card transactions must post and clear prior to the second to last day of the month. Must receive electronic statements. Must have at least (1) direct deposit or ACH credit transaction(s).

MONTH	MONTHLY QUALIFICATION CYCLE		STATEMENT CYCLE	
	Begin	End	Begin	End
June 2026	05/31/2026	06/29/2026	06/01/2026	06/30/2026
July 2026	06/30/2026	07/30/2026	07/01/2026	07/31/2026
August 2026	07/31/2026	08/30/2026	08/01/2026	08/31/2026
September 2026	08/31/2026	09/29/2026	09/01/2026	09/30/2026
October 2026	09/30/2026	10/30/2026	10/01/2026	10/31/2026
November 2026	10/31/2026	11/29/2026	11/01/2026	11/30/2026
December 2026	11/30/2026	12/30/2026	12/01/2026	12/31/2026

- Future Monthly Qualification Cycle and Statement Cycle dates for our Ridgeline Rewards and Compass Cash Back accounts will be available to you via our website or through one of our Guides within one of our branches.

RIDGELINE REWARDS CHECKING / COMPASS CASH BACK CHECKING
SUMMIT SAVER COMPASS / SUMMIT SAVER REWARDS
TRUTH IN SAVINGS ACT DISCLOSURE

This disclosure contains the terms, conditions and rules associated with opening and maintaining your Reward Checking and your Summit Saver accounts as June 8, 2026. The information herein applies at account opening and if you (a) change your account or (b) if you add Summit Saver to your Reward Checking account, provided our rates and rewards have not changed since the date listed above. Please check our website or visit with one of our service representatives for updated rates and account information. Please keep this disclosure for your records and future reference.

OVERVIEW OF OUR REWARDS ACCOUNTS:

- **Compass Cash Back**: A free, variable reward checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and cash back on their debit card purchases each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.

- **Ridgeline Rewards:** A free variable rate checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high dividends each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.

- **Summit Saver:** A free, variable rate, savings account with no minimum balance requirements, that rewards accountholders with dividends each time they meet their linked Reward Checking account's minimum qualifications during a Monthly Qualification Cycle. In addition, rewards earned in your linked Reward Checking account are automatically added to your Summit Saver account to help you save.

Collectively, Ridgeline Rewards and Compass Cash Back may be referred to, in singular or plural form, as "Reward Checking" account(s) within this disclosure.

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: Our institution expects the accountholder to use their selected Reward Checking account as their primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle *are not* considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account, one that may or may not include a monthly fee, if the account does not have consistent active use (defined by our institution as having a minimum of 1 debit card transactions post and settled each cycle period) over 12 consecutive Statement Cycles.

Ramifications of Account Closure: Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Reward Checking account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason, your Reward Checking account is closed, your Summit Saver account will automatically be converted to a standalone savings account, and its associated terms and conditions will apply. If for whatever reason, your Summit Saver account is closed, then only the appropriate Reward Checking account information within this disclosure will apply.

QUALIFICATION INFORMATION:

To earn your account(s) rewards, the following enrollments must be in place, and all transactions and activities must post and settle to your selected Reward Checking account during each Monthly Qualification Cycle:

Account Qualifications

- At least one [1] direct deposit/ACH Credit
- At least twelve [12] debit card purchases
- Be enrolled into and have agreed to receive e-statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

REWARD INFORMATION:

Depending on what account(s) you open, when your chosen Reward Checking qualifications <u>are met</u> during a Monthly Qualification Cycle, you will receive the associated account rewards as shown below. For complete clarity, you will only receive the rewards associated with your selected account.

	ACCOUNT REWARDS		
	Compass Cash Back	**Ridgeline Rewards**	**Summit Saver**
• **When Account Qualifications Are Met, Your Account Earns:**			
○ Cash Back Rewards:			
▪ Cash back refunds	6.00%	NA	NA
▪ On debit card purchases up to a total per cycle period:	$200.00	NA	NA
▪ Maximum in cash back payments to be earned per Monthly Qualification Cycle:	$12.00	NA	NA
▪ Nationwide ATM Withdrawal Fee/Surcharge Refunds:			
▪ Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded up to an aggregate total per Monthly Qualification Cycle:	$25.00**	$25.00**	NA
• **When Account Qualifications Are Not Met, Your Account Earns:**			
○ Cash back payments	Are not paid	NA	NA
○ ATM withdrawal fee/surcharge refunds:	Are not paid	Are not paid	Are not paid
○ ATM withdrawal fee/surcharge refunds:	Are not paid	Are not paid	Are not paid

NOTE: Dividends do not compound in the Ridgeline Rewards account when the account is linked to Summit Saver.

**Cash back payments, interest, and ATM withdrawal fee/surcharge refunds are credited to your individual Reward Checking or to your linked High-Yield Savings account, as appropriate, on the last day of the current Statement Cycle.

DEFINITIONS

- **“Average Daily Balance Computation Method”:** We use the average daily balance method to calculate the dividends in your Rewards and Saver accounts. This method applies a periodic rate to the average daily balance in the associated account for the 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. The period we use is the Statement Cycle.

- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

- **“Business Days”** means Monday through Friday excluding Federal holidays.

- **“Monthly Qualification Cycle”** means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) day prior to the last day of the current Statement Cycle.

- **“Statement Cycle"** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

- **“Dividend period”** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is February 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

ADDITIONAL INFORMATION

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open any Reward Checking account. No minimum deposit is required to open a Summit Saver account. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your chosen Reward Checking account's qualifications. Limit of 1 Reward Checking account per social security number. Limit of 1 Summit Saver account per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. A Reward Checking account is required to have a Summit Saver account. A linked Summit Saver account is required for automatic savings. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.
Federally insured by NCUA.

APY = Annual Percentage Yield. Reward Checking and Summit Saver and accounts are variable rate and variable reward accounts. The dividend rate(s) and account rewards are determined at our discretion, and we may change the dividend rate and rewards on your Reward Checking and your Summit Saver accounts at any time, without any limitations, and without notice to you. Due to various core processor limitations, you may receive the qualifying dividend rate on your account's entire balance on the last day of the Statement Cycle when you don't meet your account's qualifications. This may result in a non-qualifying APY that is slightly higher than the documented rate shown above. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

CYCLE DATE INFORMATION:

- The following apply for the purpose of earning your account(s)' rewards. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your rewards, all of the transactions and activities identified within the above Qualification Information section of this disclosure must post and settle in your chosen Reward Checking account with these Monthly Qualification Cycle dates. "Qualification cycle" means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) day prior to the last day of the current Statement Cycle.