LAKE TRUST

THE POWER IN ALL OF US

LAKETRUST.ORG

ASPIRE SAVINGS ACCOUNT

TRUTH-IN-SAVINGS DISCLOSURE

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. This account has multiple tiers with a specific rate for each tier. Each dividend rate will only be applied to the daily balance within that tier and not the entire balance. For example: a $12,000.00 balance will earn the Tier 1 dividend rate on the first $1,000.00 and the Tier 2 dividend rate on the second $1,000.00 and the Tier 3 dividend rate on the next $3,000.00 and the Tier 4 dividend rate on the next $5,000.00 and the Tier 5 dividend rate on the remaining $2,000.00 balance. The interest earned in each tier divided by the total balance equals your blended rate. Balances more than $10,000.00 may produce a lower blended rate.

Compounding and crediting - Dividend(s) will be compounded and credited to your account every month.

Effect of closing an account - If you close your account before dividend is paid, you will not receive the accrued dividend.

Minimum balance requirements: There is no minimum balance required to open this account. There is no daily minimum balance required on this account to avoid a monthly service fee.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance of funds in each tier in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated.

Fees and charges: See separate fee schedule for additional information about charges and our separate rate sheet for current rates on your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

November 2, 2026