



SAVINGS TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE RATE DATE: 09/05/2025

Member Number:		Member Name:			EFFECTIVE OPEN DATE:				
					Account Type:				
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT / TRANSACTION LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Value Shares (Savings)	See Rates	Monthly	Monthly	Monthly	\$5.00	None	\$250.00	Average Daily Balance	None
Explorer Savings	See Rates	Monthly	Monthly	Monthly	\$5.00	None	\$5.00	Average Daily Balance	None
IRA Shares (Savings)	See Rates	Monthly	Monthly	Monthly	\$250.00	None	\$250.00	Average Daily Balance	See your IRA plan
Insurance Plus Savings	See Rates	Monthly	Monthly	Monthly	\$250.00	None	\$250.00	Average Daily Balance	None
HomeStart Savings	See Rates	Monthly	Monthly	Monthly	\$5.00	None	\$0.01	Daily Balance	See Account Disclosure for additional details
HomeStart Savings Bonus	See Rates	Monthly	Monthly	Monthly	\$5.00	None	\$0.01	Daily Balance	See Account Disclosure for additional details

SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all accounts. All accounts described in this Truth-in-Savings Disclosure are share (savings) accounts.

1. RATE INFORMATION — The dividend rate and annual percentage yield may change at any time, as determined by the Board of Directors.

2. NATURE OF DIVIDENDS — 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 Annual Percentage Yield are the prospective rates and yields that Horizon Credit Union anticipates paying for the applicable dividend period.

3. BALANCE INFORMATION — Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the end of day balance 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 calendar month.

For HomeStart Savings and HomeStart Savings Bonus: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The daily balance is the balance in the account at the end of each day. The period we use is the calendar month.

4. ACCRUAL OF DIVIDENDS ON NONCASH DEPOSIT — Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. ACCOUNT LIMITATIONS — See below for specific account limitations that may apply.

For Explorer Savings accounts: After the account holder turns 18 years of age, the account will be moved to the Value Share account.

For IRA Share accounts: See your plan disclosure for possible account limitations that may apply.

For HomeStart Savings: To qualify for bonus dividends, you must 1) bundle with a Horizon checking account (excluding – Tether and Explorer Checking) 2) log on to online banking at least one time each calendar month, 3) receive at least one direct deposit that successfully posts to an account in the membership each calendar month, 4) conduct a minimum of 15 debit card transactions via the checking account in each calendar month, and 5) be enrolled in electronic statements.

If all qualifications are met, you will earn the current bonus rate/APY as listed on the product rate sheet.

If you do not meet the qualifications, you will earn the applicable rate/APY, less any bonus dividends, as listed on the rate schedule on the entire account balance.

To establish a HomeStart Savings or HomeStart Savings Bonus account, members must meet the eligibility requirement of no prior mortgage loan. Upon funding of a mortgage loan, either with Horizon or another lender, the account will be closed or moved to another Horizon product.

6. TRANSACTION LIMITATIONS — We reserve the right to 1) require you to notify us of your intention to withdraw current funds on deposits from this account and 2) disburse to you any requested funds on a deposit within a reasonable time, including but not limited to a minimum of 7 days (excluding weekends and holidays) from the date of notice of intention to withdraw funds.

For IRA Share accounts: See your plan disclosure for possible transaction limitations and fees that may apply.

7. MEMBERSHIP REQUIREMENT — You must complete a payment of a \$20.00 membership fee as a condition of admission to membership if 18 years of age and older. For other fees see our Common Fee Schedule.

The rates and fees appearing with this schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have questions or require current rates and fee information on your accounts, please contact the Credit Union.



Mailing and Contact Information:

Horizon Credit Union
PO Box 15128
Spokane Valley, WA 99215
800.852.5316
www.hzcu.org

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

ESI EXCESS SHARE
INSURANCE

Additional insurance of up to \$250,000 on your insurance
Plus Savings accounts is provided by Excess Share Insurance
Corporation, a licensed insurance company.