



TETHER 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	
Tether Savings	0.05% 0.05% APY	Monthly	Monthly	Monthly	\$5.00	None	\$0.01	Daily Balance	See Account Disclosure for additional details
Tether Savings Bonus	\$0.00 to \$15,000.00 3.00% 3.03% APY \$15,000.01 or greater 0.05% 0.05% APY	Monthly	Monthly	Monthly	\$5.00	None	\$0.01	Daily Balance	See Account Disclosure for additional details
Tether Checking	Does not pay dividends	None	None	None	\$25.00	None	None	None	See Account Disclosure for additional details

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. Accounts described in this Truth-in-Savings Disclosure are the Tether Bundle accounts.

- 1. RATE INFORMATION** — The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union 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 daily balance method which applies a daily periodic rate to the principal balance in the account each day.
- 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** — Electronic statements are required for the Tether Bundle accounts. The Tether Savings and Tether Checking are a bundled pair and must be opened and maintained to qualify for the account. Upon closure of either account, both the Tether Savings Account and Tether Checking Account will be closed. See below for specific account limitations that may apply. Account limited to one per individual.
- 6. For Tether Savings:** To qualify for bonus

dividends, you must make a monthly transfer of \$50.00 or more on or before the last business day of the statement cycle, from the Tether checking account to the Tether savings account, by electronic means such as online banking, interactive voice response via our automated phone system or any other non-human transfer in order to obtain the disclosed annual percentage yield up to an average daily balance of \$15,000.00. Any balance that exceeds \$15,000.00 is not eligible to earn the bonus rate.

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.

- 7. 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 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.
- 8. 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