



Enclosed you will find account disclosure information with an **Effective Date of January 17, 2026**, which is the date of Cattaraugus County Employees FCU's merger into High Point FCU.

Please review so that you are aware of the changes.

Product/ Service	Area of Change	Cattaraugus County Employees FCU	High Point FCU	Effective Date
<b>Certificates</b>	<b>Early Withdrawal Penalty</b>	<ul style="list-style-type: none"> <li>Amount of Penalty: <ul style="list-style-type: none"> <li>All Terms = 90 Days Dividends</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Amount of Penalty: <ul style="list-style-type: none"> <li>Terms 3-12 Months = 60 Days Dividends</li> <li>Terms Longer than 12 Months = 120 Days Dividends</li> </ul> </li> </ul>	1/17/2026
	<b>Renewal Policy</b>	<ul style="list-style-type: none"> <li>Grace Period for withdrawals from Share Certificates: <ul style="list-style-type: none"> <li>10 Days After Maturity of Certificate in which to withdraw funds in the account without being charged an early withdrawal penalty</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Grace Period for withdrawals from Share Certificates: <ul style="list-style-type: none"> <li>15 Days After Maturity of Certificate in which to withdraw funds in the account without being charged an early withdrawal penalty</li> </ul> </li> </ul>	1/17/2026
	<b>Dividend Compounding and Crediting</b>	<ul style="list-style-type: none"> <li>Compounded Daily</li> <li>Credited At Maturity</li> </ul>	<ul style="list-style-type: none"> <li>Compounded Monthly</li> <li>Credited Monthly</li> </ul>	1/17/2026
	<b>Dividend Calculation</b>	<ul style="list-style-type: none"> <li>Dividends calculated using Daily Balance Method</li> </ul>	<ul style="list-style-type: none"> <li>Dividends calculated using Average Daily Balance Method</li> </ul>	1/17/2026
	<b>Membership Account</b>	<ul style="list-style-type: none"> <li>Your Term Share may represent your Membership Account with the Credit Union</li> </ul>	<ul style="list-style-type: none"> <li>You must maintain a Primary Share with a balance of \$5.00 to maintain membership with the credit union</li> </ul>	1/17/2026
<b>Shares/ Savings Accounts</b>	<b>Dividend Compounding and Crediting</b>	<ul style="list-style-type: none"> <li>Compounded Quarterly</li> <li>Credited Quarterly</li> </ul>	<ul style="list-style-type: none"> <li>Compounded Monthly</li> <li>Credited Monthly</li> </ul>	1/17/2026
	<b>Collection of Non-Cash Deposits</b>	<ul style="list-style-type: none"> <li>Will be credited to the account same day as long as it is received prior to 2:00PM</li> </ul>	<ul style="list-style-type: none"> <li>Will be credited to the account same day as long as it is received prior to end of business day</li> </ul>	1/17/2026
	<b>Dividend Rates</b>	As of 11/18/2025: <ul style="list-style-type: none"> <li>\$0.00-\$5.00 = 0.00%</li> <li>\$5.00 or more = 0.15%</li> </ul>	As of 11/18/2025: <ul style="list-style-type: none"> <li>\$0.00-\$299.99 = 0.00%</li> <li>\$300.00-\$9,999.99 = 0.20%</li> <li>\$10,000.00-\$24,999.99 = 0.25%</li> <li>\$25,000.00 or greater = 0.27%</li> </ul>	1/17/2026
<b>Christmas Club</b>	<b>Dividend Rates</b>	<ul style="list-style-type: none"> <li>\$0.00-\$5.00 = 0.00%</li> <li>\$5.00 or more = 0.15%</li> </ul>	<ul style="list-style-type: none"> <li>\$0.00-\$24.99 = 0.00%</li> <li>\$25.00-\$9,999.99 = 0.20%</li> <li>\$10,000.00-\$24,999.99 = 0.25%</li> <li>\$25,000.00 or greater = 0.27%</li> </ul>	1/17/2026
	<b>Dividend Compounding and Crediting</b>	<ul style="list-style-type: none"> <li>Compounded Quarterly</li> <li>Credited at Maturity</li> </ul>	<ul style="list-style-type: none"> <li>Compounded Monthly</li> <li>Credited Monthly</li> </ul>	1/17/2026
	<b>Limitations on Transactions</b>	<ul style="list-style-type: none"> <li>No partial withdrawals allowed</li> <li>No dividends credited if withdrawn before maturity</li> </ul>	<ul style="list-style-type: none"> <li>Deposit or withdraw at any time without penalty</li> </ul>	1/17/2026

<b>Telephone Banking</b>	<b>VRU Service</b>	<ul style="list-style-type: none"> <li>• VRU Telephone Banking offered</li> </ul>	<ul style="list-style-type: none"> <li>• Telephone Banking not offered</li> </ul>	1/17/2026
<b>Checking Accounts</b>	<b>Types of Checking Accounts</b>	<ul style="list-style-type: none"> <li>• Share Draft (Checking) Account</li> </ul>	<ul style="list-style-type: none"> <li>• myBasic Checking <ul style="list-style-type: none"> <li>- No fee when you have a monthly Direct Deposit or maintain a \$300.00 minimum balance. If you do not maintain Direct deposit or a \$300.00 minimum, there is a \$5.00 per month service charge. Members can write up to 30 checks per month at no cost, after which a \$.10 per check fee will be assessed.</li> </ul> </li> </ul>	1/17/2026
<b>Privacy Policy</b>	<b>Limitations on Sharing</b>	<ul style="list-style-type: none"> <li>• No option for member to limit sharing of personal information for joint marketing with other financial companies</li> </ul>	<ul style="list-style-type: none"> <li>• Option provided for member to limit sharing of personal information for joint marketing with other financial companies by: <ul style="list-style-type: none"> <li>- Calling (800) 854-6052 - our menu will prompt you through your choice(s); or</li> <li>- Visit us online: <a href="http://www.highpointfcu.com">www.highpointfcu.com</a></li> </ul> </li> </ul> <p><u>Please note:</u> if you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share our information as described in this notice.</p> <p>However, you may contact us at any time to limit our sharing.</p> <p>QUESTIONS? Call (800) 854-6052 or go to <a href="http://www.highpointfcu.com">www.highpointfcu.com</a></p>	1/17/2026

<b>Fee Schedule</b>	<b>Fees by Type &amp; Amount</b>	<p>Wire Transfer Fee \$15.00</p> <p>Drafts Returned Unpaid(NSF) \$20.00 per item</p> <p>Deposit Returned \$20.00 per item</p> <p>Canadian Deposit Returned \$40.00 per item</p> <p>Overdraft Fee (Transfer of Shares) \$10.00</p> <p>Stop payment fee \$15.00 each</p> <p>Protest Fee \$15.00 each</p> <p>Collection Fee \$15.00 each</p> <p>Draft Copies \$2.00</p> <p>Faxed Copies (Additional) \$2.00</p> <p>Statement History / Reproduction \$2.00 per page</p> <p>Assistance in Account Balancing \$15.00 1st hour. \$10.00 per extra hour</p> <p>Debit Card / PIN (reissue after original) \$5.00</p> <p><b>FEES APPLICABLE TO ALL ACCOUNTS:</b></p> <p>If account balance is less than \$100.00 and there is no activity for 6 months in the account, a \$3.00/quarter fee will be charged.</p>	<p>Account Early Closeout Fee (within 6 months of opening) \$5.00 per account</p> <p>Account Inactivity Fee (12 months with no account activity) \$5.00 per month</p> <p>Account Research/Reconciliation Fee (min. \$10.00) \$25.00 per hour</p> <p>ACH Origination via Phone \$2.00 per transaction</p> <p>ACH Same Day Settlement via Phone or in Person \$2.00 per transaction</p> <p>ATM - Non-proprietary ATM Fee \$1.00 per transaction</p> <p>ATM - On-Site ATM Fee No Fee to Members</p> <p>ATM or Debit Card Replacement Fee \$7.00 per card</p> <p>Auto Transfer – Overdraft Program Fee \$3.00 per transfer</p> <p>Foreign Check Collection Fee \$25.00 per item</p> <p>Cashier's/Teller Check \$4.00 per check</p> <p>Certified Teller Check \$5.00 per check</p> <p>Escheatment (Abandon Property) \$20.00 per account</p> <p>Mailed Paper Statement (Fee waived if Primary Member is under 18 or over 62) \$1.00 per month</p> <p>Enroll in and accept eStatement terms to avoid the monthly fee</p> <p>myBasicChecking Monthly Maint. Fee (waived with direct deposit or \$300 min) \$5.00 per month</p> <p>Excessive Check fee for checks cleared after 30 per month \$.10 per check</p> <p>myRewardsChecking Monthly Maint. Fee (waived with direct deposit or \$300 min) \$5.00 per month</p> <p>myDividendChecking Monthly Maint. Fee (waived with direct deposit or \$300 min) \$5.00 per month</p> <p>myEChecking Excessive Check fee for checks cleared after 5 per month \$.25 per check</p> <p>Business Basic Checking (if balance falls below \$300 at any time during month) \$5.00 per month</p> <p>Excessive Check fee for checks cleared after 60 per month \$.10 per check</p> <p>Commercial Checking (if balance falls below \$300 at any time during month) \$5.00 per month</p> <p>Check Printing &amp; Delivery Varies by Design</p>	<p>1/17/2026</p>
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	<b>Fees by Type &amp; Amount (cont'd.)</b>		<p>Copy of Paid Check (drawn on your CU account) \$2.00 per check Counter Check (limit 8) \$0.25 per check Debit Card Pin Replacement \$2.00 per card Incorrect Address (non-notification of address when mail is returned) \$3.00 each Levies, Subpoena's, and Restraining Order \$100.00 each Money Order 4.00 each Negative Balance Fee (assessed every 15 consecutive days balance is negative) \$7 every 15 days</p>	1/17/2026
<b>Funds Availability Policy</b>	<b>Availability of Funds</b>	<p>Funds Availability: Items drawn on Bank/Credit Union in NYS – Same Business Day Local – 2 Business Days Non-Local – 1st \$100 Next Business Day Remainder 5th Business Day Sat., Sun. &amp; Federal Holidays are NOT considered Business Days</p>	<p><b>FUNDS AVAILABILITY POLICY DISCLOSURE</b></p> <p>This Disclosure describes your ability to withdraw funds from any account at High Point Federal Credit Union.</p> <p>1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:30 p.m. at a staffed facility or before 11:59 p.m. at an ATM that we own or operate on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cutoff hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.</p> <p>2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$275.00 of your deposit will be available on the same business day.. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.</p>	1/17/2026

**Availability of Funds  
(cont'd.)**

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

1/17/2026

**Availability of Funds  
(cont'd.)**

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day that we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

6. DEPOSITS AT AUTOMATED TELLER MACHINES (ATMs) — We may delay the availability of funds from deposits at ATMs as follows:

Proprietary ATMs — Funds from deposits (checks or drafts) made at an ATM that we own or operate will be available by the second business day after the date of your deposit. However, the first \$275.00 of the deposit, as well as funds from checks drawn on the credit union (on-us checks) and deposits at an ATM located at one of our branch offices and funds from U.S. Treasury checks deposited to the account of the named payee, will be available on the same business day. All ATMs that we own or operate are identified as our machines.

Non-Proprietary ATMs — Funds from any deposits (checks or drafts) made at ATM that we do not own or operate will not be available until the fifth business day after the date of your deposit.

7. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

1/17/2026

<b>Debit Cards</b>	<b>Accounts to Which DBCs are Linked</b>	Only linked to checking account	Will be available for both savings and checking accounts	1/17/2026
	<b>Limitations on Usage</b>	Daily Limits: - ATM = \$500.00 - Number of Point of Sale Transactions = 15	Daily Limits: - ATM = \$505.00 - Number of Point of Sale Transactions = Unlimited	1/17/2026
<b>Electronic Funds Transfers</b>	<b>Disclosure</b>	Please see High Point FCU's Electronic Funds Transfer Disclosure included in this packet.		1/17/2026

**Full Copies of High Point FCU Disclosures are available upon request. Please stop into a branch location or call 800-854-6052**