Incentive Checking Disclosure

INCENTIVE CHECKING RATE INFORMATION

The dividend rate and annual percentage yield may change at any time as determined by Novation's Board of Directors. Accounts that meet the requirements will earn tiered dividends—a higher rate on balances up to $20,000 and a lower rate on balances exceeding $20,000. No dividends earned if requirements are not met.

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and credited to your account each month that you qualify.

DIVIDEND/CYCLE PERIOD

A cycle is approximately 30 days. Qualifying transactions must post to the account before the end of the business day. Pending transactions will count toward the next cycle.

2026	DEBIT CARD	CREDIT CARD
January	12/31/25 - 1/29/26	12/30/25 - 1/28/26
February	1/30 - 2/26	1/29 - 2/25
March	2/27 - 3/30	2/26 - 3/29
April	3/31 - 4/29	3/30 - 4/28
May	4/30 - 5/28	4/29 - 5/27
June	5/29 - 6/29	5/28 - 6/28
July	6/30 - 7/30	6/29 - 7/29
August	7/31 - 8/28	7/30 - 8/27
September	8/29 - 9/29	8/28 - 9/28
October	9/30 - 10/29	9/29 - 10/28
November	10/30 - 11/27	10/29 - 11/26
December	11/28 - 12/30	11/27 - 12/29
January 2027	12/31/26 - 1/28/27	12/30/26 - 1/27/27

DAILY BALANCE COMPUTATION METHOD

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

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

PROGRAM REQUIREMENTS

To qualify for interest dividends you must meet the following requirements each cycle as described above:

1. eStatements with valid email address
2. Payroll Direct Deposit (of $250 or more)
3. Card Purchases—Minimum of 12 debit OR credit card purchases. All purchases made during the cycle period must average at least $5. Debit and credit card transactions CANNOT be combined to meet the 12 transactions minimum.

Resulting Annual Percentage Yield if requirements are not met in a cycle period is 0%. Qualification period is on a cycle to cycle basis, and starts over each cycle.

Only one Incentive Checking Account per membership.

NOVATION FINANCIAL

novation.org | 800.369.6628

Incentive Savings Disclosure

INCENTIVE SAVINGS RATE INFORMATION

The dividend rate and annual percentage yield may change at any time as determined by Novation's Board of Directors. All accounts will earn the standard tiered dividend rates. Accounts that meet the Incentive Checking requirements will earn higher tiered dividends. Current dividend rates and annual percentage yields for each balance tier are available at novation.org/current-rates.

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and credited to your account each month that you qualify.

DIVIDEND/CYCLE PERIOD

A cycle is approximately 30 days. Qualifying transactions must post to the account before the end of the business day. Pending transactions will count toward the next cycle. See the schedule on the reverse side.

DAILY BALANCE COMPUTATION METHOD

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

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

PROGRAM REQUIREMENTS

To qualify for the additional incentive dividend rate, the Incentive Savings Accunt must be maintained under the same membership as an open Incentive CHecking Account that satisfies all applicable Incentive Checking qualification requirements for the cycle.

Only one Incentive Savings Account per membership.

This disclosure serves as a supplement to Novation FInancial's Membership and Account Agreement, Fee Schedule, and Rate Schedule. In the event of a conflict, the specific terms of this Incentive Checking and Incentive Savings Dislcosure control for these accounts.

Federally insured by NCUA.

Revised 10/2026.