Publix Employees Federal Credit Union
PO Box 1000
Lakeland, FL 33802-1000
1-800-226-6673

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 05/18/2026

The rates, fees and terms applicable to your account at Publix Employees Federal Credit Union (PEFCU) are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT 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	
Prime Share Savings	/	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Daily Balance	—
Secondary Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
IRA	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Stock Club	$2,500.00 and below 4.940% / 5.00% $2,500.99 to $5,000.00 2.470% / 2.50% $5,000.01 or greater 0.050% / 0.050%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply
Money Market	/	Monthly	Monthly	Monthly (Calendar)	$1,000.00	—	$1,000.00	Daily Balance	—
High Yield Money Market	/	Monthly	Monthly	Monthly (Calendar)	$25,000.00	—	$25,000.00	Daily Balance	—
Share Draft Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields of the last dividend declaration date that is set forth in the Rate Schedule.

2. STOCK CLUB ACCOUNTS — For Stock Club accounts, you are required to have at least one payroll or other direct deposit post to your account through the Automated Clearing House Network within the first 45 days of your account being opened. If you do not meet this requirement, your account will be closed. Transfers between PEFCU accounts do not qualify. Additional deposits may be made at any time. A $5.00 fee will be assessed if funds are withdrawn outside of designated stock purchasing period. Fees may reduce earnings. Stock purchase period: 3/1-3/31; 5/1-6/30;8/1-9/30;11/1-12/31.

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3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market and High Yield Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. A $5.00 fee will be assessed if funds are withdrawn before November 1. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. Fees may reduce earning. For Prime Share Savings, Secondary Savings, IRA, Money Market, High Yield Money Market, and Share Draft Checking accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to 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