

Addendum To Your Account Agreement
 Effective Date: June 1, 2026

This *Inactive Accounts and Abandoned Property Truth in Savings Addendum* (“Addendum”) supplements the Workers Federal Credit Union Truth in Savings Disclosure as amended from time to time. This Addendum describes how the Credit Union defines inactive and abandoned accounts, the fees that may apply to inactive accounts, and how funds in abandoned accounts are handled in accordance with applicable state and federal law. In the event of any inconsistency between this Addendum and other account disclosures, this Addendum shall govern to the extent permitted by law.

Inactive Accounts and Abandoned Property Truth in Savings Addendum

Definition of Inactive Account-An account, held by Workers Federal Credit Union (“Workers” or the “Credit Union”) is considered inactive when there has been no member-initiated activity for a period of twelve (12) consecutive months. Member initiated activity on any one account is sufficient to keep all deposit accounts active, provided the member is the primary owner on each account. Member-initiated activity includes, but is not limited to, deposits, withdrawals, transfers, purchases, or other transactions initiated by the account holder through any available channel, with the exception of transactions initiated through the Automated Clearing House (“ACH”) System-generated transactions, fees, or dividend postings do not constitute member-initiated activity. Inactivity applies to the following Accounts:

- Checking;
- Savings; and
- Money Market

Inactive Account Fees-Effective September 1, 2026, once an account is deemed inactive, the inactive account may be assessed a monthly inactivity fee in accordance with the applicable fee schedule. The fee amount, frequency, and any applicable caps are disclosed in the **fee schedule**, which may be amended from time to time as permitted by law. Inactive account fees will continue to be assessed until qualifying activity resumes, or the account balance is reduced to zero, unless otherwise prohibited by applicable law. For applicable accounts subject to an inactive account fee, the fee will not be assessed against the required \$5.00 membership hold minimum balance. The \$5.00 membership minimum balance will be preserved and will not be reduced as a result of inactivity fees. Inactive account fees, if applicable, will apply only to balances **in excess of** the \$5.00 membership minimum.

Reactivating an Inactive Account-An inactive account may be reactivated at any time by completing a qualifying member-initiated transaction, this includes:

- Visiting a branch to complete a transaction (deposit/withdrawal);
- Verbal or written requests (call center/by mail); **OR**
- Completing a secure form via online banking

Upon reactivation, inactive account fees will no longer be assessed, unless the account reverts to an inactive status after twelve (12) months of inactivity.

Account Closure for Zero Balance- This section applies only to accounts with a zero balance and does not affect the Credit Union’s treatment of inactive, dormant, or abandoned accounts with a remaining balance, which are governed by applicable law. If your checking account maintains a zero balance for forty-five (45) consecutive days, the account may be automatically closed without further notice. If your savings account maintains a zero balance for one hundred five (105) consecutive days, the account may be automatically closed without further notice. Closure of an account does not relieve you of responsibility for any outstanding fees, transactions that are posted after closure, or other obligations associated with the account. Any subsequent deposits or transactions received after an account has been closed may be rejected or returned at the Credit Union’s discretion and subject to applicable law.

Abandoned Accounts- If an account remains inactive for a period defined by applicable state unclaimed property or escheatment laws, the account may be deemed abandoned. Typically, an account is considered abandoned when there has been no member-initiated activity for the period of years specified in the state law and no contact by the member during that time. Since abandonment is determined based on member-initiated activity, actions by Workers, such as paying dividends or sending notices, do not keep an account from being deemed to be abandoned. Workers is legally required to send funds from all “abandoned” accounts to the state treasurer’s office. The applicable state law under which abandonment determined (and the state to which abandoned funds are sent) is generally the state listed in the address on file at the time the account is deemed to be abandoned. State abandoned property laws apply to all funds held by Workers, including Checking, Savings, and Money Market, accounts, Official checks, and Money Orders issued by Workers. After Workers turns abandoned funds over to the state, we have no further liability to you for the funds. You may be able to reclaim the funds by filing an application with the appropriate state agency. Unless prohibited by applicable law, we may charge an abandoned property fee to your Account to cover costs to the Credit Union of sending notices, processing the account, and remitting the funds to the state.