



September 20, 2023

Dear Member;

At Hanscom Federal Credit Union, our mission is to be the trusted advisor that people turn to for unbiased financial guidance. To deliver on our mission, we must offer simple accounts and services that help and encourage you to achieve your goals. We are excited to announce our new **Your Way** accounts and services that provide customizable solutions that put you in control of your finances.

What this means for you:

Effective November 1, 2023, if you have a Kasasa Cash Checking or Kasasa Cash Back Checking your account will be migrated to the **Your Way** Checking. If you have a Kasasa Saver your account will be migrated to the **Your Way** Savings. You will continue to have no minimum balance and no monthly maintenance fee and your account number remains the same. These changes eliminate transaction requirements and spending, keeping your money in your pocket and working for you. Please see the enclosed Change in Terms for more information.

Benefits of being a *Your Way* member:

As a **Your Way** member, you are eligible for the following:

- **Your Way Checking**
A free checking account with no minimum balance and no monthly fee.
- **Your Way Savings**
Only available to **Your Way** Checking members, this 14 tier savings account rewards you for saving more. The account has closer balance thresholds and dividend rates increase as the balance thresholds go up.
- **Do More With Your Change**
Out of sight - out of mind way to start or add to savings. This automatic savings service rounds debit card transactions up to the nearest dollar and transfers the change to the **Your Way** Savings account each night.
- **Balance Boost**
Only available to **Your Way** Checking and **Your Way** Savings members, this easy and worry-free-service will build balances in Certificates for short term and long term planning and goals. Simply select a balance to remain in the **Your Way** Savings account (target balance) and select an amount (up to \$1,500) over the target balance to transfer to the certificate each month.

Next steps:

The **Your Way** account and service suite is now available. Meet with a Financial Wellness Representative today to determine the best accounts and services for you and your goals. Our representatives will make the transfer to the new accounts and enrollment in the new services fast and easy. If you do not choose to visit with a Financial Wellness Representative, your Kasasa Cash Checking or Kasasa Cash Back Checking will be changed to a **Your Way** Checking and your Kasasa Saver to a **Your Way** Savings on November 1, 2023. The benefits for **Your Way** Checking members are then automatically available to you.

Get ready to experience a new level of financial empowerment where you can do more with your money than ever before. Take control of your finances and enjoy the freedom to customize your banking solutions with ease and confidence. It's your journey. Navigate **Your Way**.

Sincerely,
Hanscom Federal Credit Union



**Change in Terms
Effective November 1, 2023**

| Feature | Kasasa Cash Checking | Your Way Checking |
|---|---|-------------------------------|
| Minimum Balance | \$0.00 | \$0.00 |
| Monthly Service Fee | \$0.00 | \$0.00 |
| Dividends / Rewards | <ul style="list-style-type: none"> ● 1.00% APY[†] on balances up to \$15,000 if qualifications are met. ● 0.10% APY[†] on balances over \$15,000 if qualifications are met. ● 0.01% APY[†] on full balance if qualifications are not met. | 0.00% APY [†] |
| Qualifications / Transaction Requirements | <ul style="list-style-type: none"> ● 12 debit or credit card purchases ● 1 ACH credit / direct deposit ● Enrolled in and agree to receive online statements. | 0 |
| Hanscom ATM Fees Waived | Unlimited per statement cycle | 10 per statement cycle |
| Non-HFCU ATM Surcharge Rebates | Up to \$20.00 per statement cycle if qualifications are met | \$0.00 |
| Check Orders | 1 free box per year | 1 free box at account opening |

| Feature | Kasasa Cash Back Checking | Your Way Checking |
|---|---|-------------------------------|
| Minimum Balance | \$0.00 | \$0.00 |
| Monthly Service Fee | \$0.00 | \$0.00 |
| Dividends / Rewards | <ul style="list-style-type: none"> ● 5.00% APY[†] cash back on debit card purchases (up to \$10.00 per month) if qualifications are met. | 0.00% APY [†] |
| Qualifications / Transaction Requirements | <ul style="list-style-type: none"> ● 12 debit or credit card purchases (\$200+ purchase total) ● 1 ACH credit / direct deposit ● Enrolled in and agree to receive online statements. | 0 |
| Hanscom ATM Fees Waived | Unlimited per statement cycle | 10 per statement cycle |
| Non-HFCU ATM Surcharge Rebates | Up to \$20.00 per statement cycle if qualifications are met | \$0.00 |
| Check Orders | 1 free box per year | 1 free box at account opening |



| Feature | Kasasa Saver | Your Way Savings* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|------|------|------------------|-------|--------------------|-------|--------------------|-------|--------------------|-------|-----------------------|-------|-----------------------|-------|-----------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------|-------|
| Minimum Balance | \$0.00 | \$0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Service Fee | \$0.00 | \$0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividends / Rewards | <ul style="list-style-type: none"> 1.00% APY on balances up to \$50,000 if qualifications are met. 0.10% APY on balances over \$50,000 if qualifications are met. 0.01% APY on full balance if qualifications are not met. | <table border="1"> <thead> <tr> <th>Tier</th> <th>APY†</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - \$ 199.99</td> <td>0.20%</td> </tr> <tr> <td>\$ 200 - \$ 399.99</td> <td>0.30%</td> </tr> <tr> <td>\$ 400 - \$ 749.99</td> <td>0.40%</td> </tr> <tr> <td>\$ 750 - \$ 999.99</td> <td>0.50%</td> </tr> <tr> <td>\$1,000 - \$ 1,999.99</td> <td>0.60%</td> </tr> <tr> <td>\$2,000 - \$ 3,999.99</td> <td>0.70%</td> </tr> <tr> <td>\$4,000 - \$ 5,999.99</td> <td>0.80%</td> </tr> <tr> <td>\$ 6,000 - \$ 7,999.99</td> <td>0.90%</td> </tr> <tr> <td>\$ 8,000 - \$ 9,999.99</td> <td>1.00%</td> </tr> <tr> <td>\$10,000 - \$19,999.99</td> <td>1.25%</td> </tr> <tr> <td>\$20,000 - \$29,999.99</td> <td>1.50%</td> </tr> <tr> <td>\$30,000 - \$49,999.99</td> <td>1.75%</td> </tr> <tr> <td>\$50,000 - \$99,999.99</td> <td>2.00%</td> </tr> <tr> <td>\$100,000+</td> <td>2.25%</td> </tr> </tbody> </table> | Tier | APY† | \$ 0 - \$ 199.99 | 0.20% | \$ 200 - \$ 399.99 | 0.30% | \$ 400 - \$ 749.99 | 0.40% | \$ 750 - \$ 999.99 | 0.50% | \$1,000 - \$ 1,999.99 | 0.60% | \$2,000 - \$ 3,999.99 | 0.70% | \$4,000 - \$ 5,999.99 | 0.80% | \$ 6,000 - \$ 7,999.99 | 0.90% | \$ 8,000 - \$ 9,999.99 | 1.00% | \$10,000 - \$19,999.99 | 1.25% | \$20,000 - \$29,999.99 | 1.50% | \$30,000 - \$49,999.99 | 1.75% | \$50,000 - \$99,999.99 | 2.00% | \$100,000+ | 2.25% |
| Tier | APY† | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$ 0 - \$ 199.99 | 0.20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$ 200 - \$ 399.99 | 0.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$ 400 - \$ 749.99 | 0.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$ 750 - \$ 999.99 | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$1,000 - \$ 1,999.99 | 0.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$2,000 - \$ 3,999.99 | 0.70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$4,000 - \$ 5,999.99 | 0.80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$ 6,000 - \$ 7,999.99 | 0.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$ 8,000 - \$ 9,999.99 | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$10,000 - \$19,999.99 | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$20,000 - \$29,999.99 | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$30,000 - \$49,999.99 | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$50,000 - \$99,999.99 | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100,000+ | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Qualifications / Transaction Requirements | <ul style="list-style-type: none"> Must meet qualifications in Kasasa Cash Checking or Kasasa Cash Back Checking | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

† Annual Percentage Yield.

***Your Way** Checking required to open the **Your Way** Savings.

The dividend period for these accounts is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration is the last day of the dividend period and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividend. Funds at Hanscom FCU are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government. Please refer to our Disclosure for Personal Accounts for information about dividend calculation methods.