

ADDENDUM TO TRUTH-IN-SAVINGS DISCLOSURE

Verve, a Credit Union
Effective April 22, 2026

General Terms:

- You must be eligible for membership with Verve, a Credit Union.
- Promotions are subject to change, substitution, or termination at any time without notice unless prohibited by law.
- One bonus offer available per person.
- Verve reserves the right to limit, revoke, or recover promotional bonuses in cases of misuse, fraud, or failure to meet requirements.
- You must be employed by or a member of an approved organization participating in the Verve Direct program.
- Offer only available to members or new members who do not have an active checking account with Verve and have been invited to open accounts with a Promo Code. You must not have had a personal checking account with Verve within the last 18 months.
- This Cash Bonus Offer is available only in connection with the promotional campaign identified by the Promo Code provided at or before account opening. Campaign-specific terms, including the cash bonus amount, are determined by the applicable promotional offer and disclosed in the related offer materials.

Cash Bonus Requirements:

- You must present the appropriate Promo Code at the time of account opening.
- You must establish membership and deposit or already have on deposit the minimum required share(s) in a Verve Ownership Share Account. As a condition of membership, you must purchase and maintain the minimum required share(s): Par value of one share - \$5.00.
- You must open a qualifying checking account with Verve and complete **two** ACH direct deposits aggregating the required total listed below within 90 days of account opening.
 - Verve Essential Checking – must have two ACH direct deposits totaling \$250 or greater into this checking account.
 - Verve Premier Checking – must have two ACH direct deposits totaling \$500 or greater into this checking account.
 - Verve Optimum Checking – must have two ACH direct deposits totaling \$1,000 or greater into this checking account.

Cash Bonus Payment:

- In order to receive the bonus payment, you must satisfy all the bonus requirements.
- In order to receive the bonus payment your Verve checking account must be open 90 days before payment is made. Payment will then be made within 30 days.
- Bonus payment is considered interest and is reported on IRS form 1099-INT.
- Your qualifying Verve checking account must not be closed or restricted at the time of payment.

Additional Terms and Conditions:

- If the qualifying account earns dividends and an Annual Percentage Yield (APY) is disclosed, the APY, dividend rate, compounding method, minimum balance requirements, fees, and limitations are governed by the standard Truth in Savings Disclosure provided during account opening.
- Promotional bonuses are **not included** in APY calculations.

Membership Eligibility Required. Federally Insured by NCUA.