

**WEST VIRGINIA CENTRAL FEDERAL CREDIT UNION**  
**KASASA REWARDS PLUS+**  
**TRUTH IN SAVINGS ACT DISCLOSURE - ADDENDUM**

This Truth in Savings Act addendum (“Addendum” amends your current Kasasa powered checking (e.g., InControl, Kasasa Cash Back, Kasasa Eats, Rewards Checking, Kasasa Play or Kasasa Cash) account’s Truth in Savings Act disclosure (“Disclosure”) and documents the fees, terms, conditions and Services associated with our enhanced “Kasasa Rewards Plus+” account as of January 14, 2026. The information herein applies when the account is opened and if you convert in or out of the account at a later date. For brevity purposes, your current InControl, Kasasa Cash Back, Kasasa Eats, Kasasa Play, or Kasasa Cash account(s) may be referred to collectively, in singular or plural form, as a “Kasasa Rewards” checking account within this disclosure. Your enhanced account may be referred to as a Kasasa Rewards Plus+ account or by the specific account name (e.g., Kasasa Cash Back) with the “Plus+” terminology added (e.g., Kasasa Cash Back Plus+ account). To ensure you have all the information associated with this offering, please keep this Addendum with your Disclosure for your records and reference.

**ACCOUNT OVERVIEW**

Your Kasasa Rewards Plus+ account charges a Monthly Account Maintenance Fee of \$4.50. We may, from time to time and at our sole discretion, offer certain benefits and services to enhance your account. You have no right or entitlement to these benefits or services. Effective January 14, 2026, or on the day after the account is opened, converted to or an opt in request is processed (collectively, “Enrollment”), primary accountholders of the Kasasa Rewards Plus+ account will have access, at no additional charge, to the following SureLock and Member Appreciation services (collectively, in singular or plural form, “Value Added Services” or “Services”) for as long as the Kasasa Rewards Plus+ account is open, and the Services are offered:

- **SureLock:** A credit file protection and identity fraud prevention and recovery service that includes:
  - **Instant Alerts:** Primary accountholders will receive notifications within seconds of any new hard inquiry against their TransUnion Credit Report.
  - **Credit Lock:** An elegant user interface that makes it easy to lock, unlock and see the security status of your TransUnion credit file via a single control center called the “Feature Hub” within our online banking application. This feature does not place or remove a statutory freeze. Credit Lock will only lock/unlock your TransUnion Credit Report. It will not apply to your Equifax or Experian credit report. Remember that while a credit lock prevents most third-party access to your credit report, a third party may access a locked report in certain instances such as, official government investigations, collection activities, and insurance underwriting and claims administration.
  - **Dark Web Monitoring:** A service that monitors potential criminal selling and trading of personal information on the internet to detect if your identity is exposed or compromised. Over 20 different personal and financial data elements may be tracked including name, date-of-birth, social security number, passports, bank accounts, credit cards and usernames. Enrollment, entry of monitored elements, and opt in is required to receive monitoring alerts.
  - **Identity Restoration Assistance:** Assistance throughout the process of reclaiming your identity with the help of a certified fraud restoration specialist. Services include 24/7 toll-free customer service and are specific to restoration activities associated with events where an individual’s personally identifying information is stolen or fraudulently used to create new accounts, secure loans, enter contracts or commit crimes under the victim’s name. Services contingent on primary

accountholder's willingness to prosecute the criminal. Services do not include damage assessments, financial reimbursements, criminal filings or credit counseling.

- **Identity Theft Insurance:** Provides \$5,000,000 in insurance, subject to and as set forth in the Policy, to reimburse victims of identity theft. Coverage includes fees for identity fraud restoration specialists, legal fees for civil judgments, court hearings and attorneys; costs to replace identifying documents like your driver's license and Social Security card and fees charged by your financial institution as a result of fraudulent activity. Contact a service representative or see the Feature Hub webpage within our online banking application for Policy details.

To receive the full complement of SureLock services, the primary accountholder must verify their identity with TransUnion ("Verification"). Only one individual per account will receive the SureLock services. Verification and other administrative activities can be completed via the Feature Hub webpage within our online banking application. All SureLock services will be made available upon Verification. Contact a service representative for more details.

- **Member Appreciation Services:**
- **Discounted Loan Application Fees:** You will receive a \$5.00 discount on consumer loan application fees (Limit of 2 per year)
- **Reduced Consumer Loan Rates:** You will receive a 0.05% rate reduction on consumer loans. Combined with other discounts, this could total up to a 0.60% rate reduction.

To receive the full complement of these Member Appreciation Services, the primary accountholder must activate the selected service(s) within the Feature Hub webpage within our online banking application ("Activation"). The selected services will be available upon Activation. Contact a service representative for more details.

If, for whatever reason, your Kasasa Rewards Plus+ account is closed you will immediately loss access to all Value-Added Services and any credit file locks you have in place will be discontinued as of the date of our account's closure. If your account is converted to a different offering, you will continue to have access to the Value-Added Services through the end of the Statement Cycle in which your account is converted. All Value-Added Services, including any credit file locks you have in place, will be discontinued and will not be available in any subsequent Statement Cycle.

## **MONTHLY ACCOUNT MAINTENANCE FEE**

A monthly account maintenance fee of \$4.50 ("Monthly Account Maintenance Fee") will automatically be charged to your Kasasa Rewards Plus+ account within the last five days of each Statement Cycle. This Monthly Account Maintenance Fee will continue through the Statement Cycle in which our institution processes a request from the accountholder to either opt out, close or convert the account to another one of our checking offerings. This initial and the periodic automatic transfers that occur to pay for the Monthly Account Maintenance Fee may cause an overdraft to your account if the account's balance is less than the amount of the Monthly Account Maintenance Fee being transferred at the time the transfer occurs. If you believe there is an error associated with this deduction, please notify us as soon as possible by calling 304-485-4523 or writing to West Virginia Central Federal Credit Union, 1306 Murdoch Avenue, Parkersburg, WV, 26101. You must contact us **no later than 60 days** after the date of the statement showing the error. "Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. We may change the Monthly Account Maintenance Fee in our sole discretion in accordance with applicable law.

**For avoidance of any doubt, the Monthly Account Maintenance Fee is associated with the account, not the Services.** Declining to receive, activate, verify identity, or utilize any of the Services or failing to complete any

activities required to receive the Services will not reduce or eliminate the Monthly Account Maintenance Fee. There is no additional charge for the Services as long as the account is open, and the Services are offered.

[See accompanying Rate and Fee Schedule rates, fees and charges that may apply to this account.]

## **YOUR OPT OUT & OPT IN RIGHTS**

- **Opting Out & Converting Your Kasasa Rewards Plus+ Account:** You may opt out of the Kasasa Rewards Plus+ account at any time. Opting out will convert your account to back to your initial InControl, Kasasa Cash Back, Kasasa Eats, Rewards Checking, Kasasa Play or Kasasa Cash account and its Truth in Savings Act disclosure will apply and govern your account. Written notifications should be sent to West Virginia Central Federal Credit Union, 1306 Murdoch Avenue, Parkersburg, WV, 26101. Verbal notifications should be directed to 304-485-4523. You may also provide your notification through our Feature Hub webpage within our online banking application.
- **Effect of Opt Out: Change-in-Terms Advance Notification:** The following applies any time an opt out request for our Kasasa Rewards Plus+ account is processed. The effective date of these changes will be the day the request is fully processed by our institution and our Service Provider(s).
  - **Processing:** Opt out requests are treated as a conversion of your Kasasa Rewards Plus+ account. Opt out requests are processed at the end of each Statement Cycle and may take one (1) or more business days to complete.
  - **Fees:** Your current Monthly Account Maintenance Fee will continue to apply to the Statement Cycle in which your opt out request is received by our institution and will not be reimbursed or prorated. The account's Monthly Account Maintenance Fee will not be charged in any subsequent Statement Cycles.
  - **Value-Added Services:** You will continue to have access to the Value-Added Services through the end of the Statement Cycle in which your opt out request is received by our institution. The Value-Added Services, including any credit file locks you have in place, will be discontinued and will not be available in any subsequent Statement Cycle.
  - **Other Items:** For your convenience, upon conversion, your account number, debit card, electronic services and checks will not change and will continue to operate without disruption.
- **Opt In & Converting to a Kasasa Rewards Plus+ Account:** You may opt in to our Kasasa Rewards Plus+ account at any time. Opting in will convert your current checking account to a Kasasa Rewards Plus+ account and this Addendum will amend your checking account's Truth in Savings Act disclosure. Written notifications should be sent to West Virginia Central Federal Credit Union, 1306 Murdoch Avenue, Parkersburg, WV, 26101. Verbal notifications should be directed to 304-485-4523. You may also provide your notification through our Feature Hub webpage within our online banking application.
- **Effect of Opt In: Change-in-Terms Advance Notification:** The following applies any time an opt in request for our Kasasa Rewards Plus+ account is processed. The effective date of these changes will be the day the request is fully processed by our institution and our Service Provider(s).

- **Processing:** Opt in requests are treated as a conversion of your current checking account. Opt in requests are processed daily but may take one (1) or more business days to fully complete.
- **Fees:** The Kasasa Rewards Plus+ account's Monthly Account Maintenance Fee will apply to the Statement Cycle in which the opt in request is received by our institution. The Monthly Account Maintenance Fee will apply to all subsequent Statement Cycles and will automatically be charged to your account within the last five (5) days of each subsequent Statement Cycle.
- **Value-Added Services:** The Kasasa Rewards Plus+ account's Value-Added Services will be made available to the primary accountholder one day after Enrollment. SureLock requires the primary accountholder to verify their identity with TransUnion ("Verification"). All SureLock services will be made available upon Verification. Verification and other administrative activities can be completed by navigating to the Feature Hub webpage within our online banking application.
- **Other Items:** If applicable, your current checking account will be converted to the associated Kasasa Rewards Plus+ account. For your convenience, your account number, debit card, electronic services and checks will not change and will continue to operate without disruption.

## TERMS & CONDITIONS FOR THE SERVICES

These terms and conditions ("Terms") constitute an agreement between you, ("you", "your" or "user") and West Virginia Central Federal Credit Union ("our", "we" or "us"), including our affiliates, our licensors, and our service providers, and their subcontractors and licensors (collectively "Service Providers"), pertaining to your use of the Value-Added Services. By using any of the Services, you agree to be bound by these Terms and Conditions and our Privacy Policy, which is incorporated herein by reference into these Terms and Conditions (collectively, the "Terms"). These Terms constitute the complete and exclusive understanding and agreement between you and us relating to the Services and subject matter hereof and replace all previous terms and conditions or similar agreements or documentation entered into between you and any Service Providers, whether written or oral, relating to the subject matter hereof. We are not a party to and do not have any obligations under agreements between you and any Service Provider.

By accessing or using any of the Services, you acknowledge you have read, understand, and agree to these Terms and to follow all applicable laws and regulations, and agree to be liable for any noncompliance with these Terms. You understand that by accepting these Terms you are providing "written instructions" to the appropriate Service Provider (e.g., Kasasa), and its employees, agents, subsidiaries, affiliates, contractors, third party data and service providers authorizing them to provide your personal information to third parties to confirm your identity to obtain your credit information from a credit reporting agency, to display your credit profile to you and to enable the monitoring of your credit for changes, and to enable provisioning of customer support functions in order to provide the Service(s). IF YOU DO NOT AGREE TO ANY OF THESE TERMS, DO NOT ACCESS OR USE ANY OF THE SERVICES.

We may from time to time update these Terms and your continued use of any of the Services indicates your agreement to any modification with respect to these Terms. You may not use any of the Services and may not accept the Terms if (i) you are not of legal age or mental state to form a binding contract with us, or (ii) you are a person barred from receiving the Services under the laws of the United States and/or other countries including the country in which you are resident or from which you use the Services. Changes in terms and conditions if any, will be posted in your Feature Hub webpage. We encourage you to refer to this webpage on a regular basis.

## **CHANGES & MODIFICATIONS**

The Services, Service Providers and / or partners may change with proper notification from our institution.

We reserve the right, in our sole discretion, to modify or discontinue, temporarily or permanently, any of the Services with or without notice to you to the extent permitted by applicable law. We reserve the right to make any such changes effective immediately to maintain the security of the offerings(s); the performance of our technology or to comply with any applicable laws and/or regulations. You may reject changes by not using any of the Services, converting to another account or by closing or your account. Your continued use of your Kasasa Rewards Plus+ account will constitute your acceptance of any changes we or our Service Providers make.

Your access to and use of the Services may be interrupted from time to time, including due to the malfunction of equipment, periodic updating, maintenance or repair of our technology and/or the Services or other actions that we, in our sole discretion, or our Service Providers may elect to take. Maintenance upon the Services may be performed from time to time resulting in interrupted service, delays or errors in the Services. We and/or our Service Providers are not liable to you, or any third party should we exercise our right to modify or discontinue any of the Services.

Changes in our terms, conditions, services, and / or providers, if any, will be posted in the Feature Hub webpage within our online banking application. We encourage you to refer to this site on a regular basis.

## **OUR RIGHTS**

Our institution has the right to close this account at any time in accordance with applicable law, including if your account maintains a negative balance. We also reserve the right to review your account on a periodic basis of our choosing and convert the account to another account that we believe better meets and serves your banking needs and activities in accordance with applicable law.

We and/or our Service Providers may cancel your access to any Service at any time for any reason, including, your breach of or inability to comply with these Terms; if we are required by law; if a Service Provider has terminated a relationship with us or ceases to provide their Service(s); or the provision of the Services to you is, in our sole opinion, no longer commercially viable. Should we close your account or if we or one of our Service Provider(s) cancel your Service(s), a notification will be sent to the email address or the physical address you maintain with our institution.

Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Rewards Plus+ account, the Services identified above will also be terminated at the same time.

## **DISCLAIMERS OF WARRANTIES**

YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (a) YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK; (b) THE SERVICES ARE BEING PROVIDED "AS IS" AND "AS AVAILABLE"; (c) TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE AND/OR OUR SERVICE PROVIDERS DISCLAIM ANY AND ALL WARRANTIES WITH RESPECT TO THE SERVICES IN WHOLE OR IN PART, INCLUDING (i) ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE, MERCHANTABILITY, FUNCTIONALITY, TITLE AND NON-INFRINGEMENT, (ii) REPRESENTATIONS AND WARRANTIES THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, WILL BE SECURE, THAT THE QUALITY OF THE SERVICES WILL MEET YOUR EXPECTATIONS OR REQUIREMENTS, AND THAT ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED, (iii) REPRESENTATIONS AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING AND COURSE OF PERFORMANCE, (iv) ANY WARRANTY, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, RELATED TO THE COMPREHENSIVENESS, COMPLETENESS, CORRECTNESS, LEGALITY,

RELIABILITY OR ACCURACY OF THE SERVICES IN WHOLE OR IN PART, (v) ANY WARRANTY THAT THE SERVICES WILL BE SECURE, UNINTERRUPTED, TIMELY, VIRUS-FREE OR ERROR-FREE, AND (vi) WARRANTIES RELATED TO THE ACCURACY OF ANY INFORMATION OBTAINED THROUGH THE SERVICES, THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICES, THE CORRECTION OF DEFECTS IN THE SERVICES, OR THAT THE SERVICES WILL OPERATE IN COMBINATION WITH ANY OTHER HARDWARE OR SOFTWARE; (e) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK; (f) YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR OTHER DEVICE OR LOSS OF DATA THAT RESULTS FROM YOUR USE OF THE SERVICES AND/OR THE SITE; AND (g) THE CURRENT STATE OF THE SERVICES AND/OR A SITE DOES NOT ALLOW FOR ERROR-FREE USE OF THE SERVICES AND THAT INTERRUPTIONS, CRASHES, DOWNTIME AND DELAY IN SERVICES MAY OCCUR. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM SERVICE PROVIDERS THROUGH OR FROM THE SERVICES WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

### **LIMITATIONS ON LIABILITY**

TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE AND/OR OUR SERVICE PROVIDERS WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DAMAGES, CLAIMS OR LOSSES INCURRED, INCLUDING COMPENSATORY, INCIDENTAL, INDIRECT, DIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, HOWEVER CAUSED AND WHETHER BASED IN CONTRACT, TORT (INCLUDING NEGLIGENCE), PRODUCT LIABILITY OR OTHERWISE, INCLUDING DAMAGES FOR TELECOMMUNICATION FAILURES, LOSS, CORRUPTION, SECURITY OR THEFT OF DATA, VIRUSES, SPYWARE, LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF BUSINESS INFORMATION, LOSS OF PRIVACY, OR PECUNIARY LOSS ARISING OUT OF YOUR USE OR YOUR INABILITY TO USE THE SERVICES; ARISING IN CONNECTION WITH YOUR USE OF THE SERVICES, INCLUDING ANY INTERRUPTION, INACCURACY, ERROR OR OMISSION IN YOUR USE OF THE SERVICES; ANY ACT OR OMISSION BY US IN ADMINISTERING THE SERVICES; OR THE PURCHASE OR USE OF ANY GOODS OR SERVICES OF MERCHANTS OR SUPPLIERS THROUGH A SITE OR THE SERVICES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, CLAIMS, OR LOSSES AND EVEN IF A REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE. WE AND/OR OUR SERVICE PROVIDERS ASSUME NO RESPONSIBILITY FOR ANY DAMAGE CAUSED BY YOUR ACCESS OR INABILITY TO ACCESS THE SITE AND/OR THE BENEFIT SERVICES.

THE LIMITATIONS OF DAMAGES SET FORTH HEREIN ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE AGREEMENT BETWEEN SERVICE PROVIDERS AND YOU. SERVICE PROVIDERS WOULD NOT BE ABLE TO PROVIDE THE SERVICES WITHOUT SUCH LIMITATIONS. NOTWITHSTANDING THE FOREGOING, IN NO EVENT SHALL WE BE LIABLE TO YOU FOR DIRECT DAMAGES CAUSED BY US IN EXCESS OF \$1.00. THIS LIMITED REMEDY IS AGREED TO BY YOU AND THE SERVICE PROVIDERS AND SURVIVES A FAILURE OF ITS ESSENTIAL PURPOSE. SOME STATES DO NOT ALLOW LIMITATIONS ON INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

### **INDEMNIFICATION**

You agree, at your expense, to defend, indemnify, hold harmless, protect and fully compensate us and/or our Service Providers from any and all claims, liability, damages, losses, expenses and costs (including attorneys' fees) caused by or arising from (a) a third-party claim, action or allegation of infringement based on your use of any Services or



information, data, files or other content you submitted or uploaded; (b) any fraud, manipulation, or other violation of Law by you; (c) a breach of these Terms by you; (d) your acts or omissions; or (e) any third-party claim, action or allegation brought against Service Providers arising out of or relating to a dispute between its users over the terms and conditions of a contract or related to the purchase and sale of any Services. For the avoidance of doubt, if you are a business entity, your obligations hereunder shall extend to indemnification based on the acts and omissions of your employees, consultants and agents.

## **MISCELLANEOUS**

You agree and acknowledge that if you breach these Terms, Service Providers may have no adequate remedy at law and will suffer irreparable harm as a result of such a breach and will therefore be entitled to injunctive relief without the obligation of posting a bond.

Each covenant and agreement in these Terms shall be construed for all purposes to be a separate and independent covenant or agreement. If a court of competent jurisdiction holds any provision (or portion of a provision) of these Terms to be illegal, invalid, or otherwise unenforceable, the remaining provisions (or portions of provisions) of these Terms will not be affected and will be found to be valid and enforceable to the fullest extent permitted by Law. All covenants, agreements, representations and disclaimers as to warranties and limitations on liability made in these Terms will survive your acceptance of these Terms and the termination of these Terms.

For all purposes of these Terms, except as otherwise expressly provided or unless the context otherwise requires: (i) the terms defined herein include the plural as well as the singular and vice-versa; (ii) all headings are for convenience only and shall not affect the interpretation or construction of these Terms; and (iii) the words "including," "included" and "includes" mean inclusion without limitation.

## **CHOICE OF LAW & FORUM FOR DISPUTES**

By using the Services, you agree that the laws of the State of West Virginia, without regard to principles of conflict of laws, will govern these Terms. To the extent that these Terms conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by Law. You agree that any claim or dispute of any sort that might arise between you and Service Providers, our officers, directors, employees, agents or affiliates must be brought in Wood County, WV, subject to applicable jurisdictional requirements in any such action or proceeding. You irrevocably waive any objection to such venue. You understand that, in return for your agreement to this provision, Service Providers are able to offer the Services as these Terms designate and that your assent to this provision is an indispensable consideration to these Terms.

You also acknowledge and agree, with respect to any dispute with us and/or our Service Providers arising out of or relating to your use of the Services or these Terms, that: (i) YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY; and (ii) YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING SUCH DISPUTE.

## **TRADEMARKS**

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