Program Information Notice

Program

Demand Deposit Marketplace® (DDM®) with IDEA℠ Feature ("Program")

Summary of Program

Under the Program, Program Deposits are allocated to Receiving Institutions on the IDEA Eligible Receiving Institution List (as set forth below) up to the number of Receiving Institutions (as set forth below, unless otherwise notified to you by Your Institution from time to time) using a percentage that is equal to or less than the Maximum IDEA Percentage (as defined in the Member T&Cs). The Program is designed to provide you with access to an expanded level of deposit insurance coverage on the Program Deposits, up to the Program Limit (as set forth below). Any Excess Funds are placed at Excess Institutions (as defined in the Member T&Cs). Your Institution maintains records of your ownership of Program Deposits under the Program.

Member Terms & Conditions

https://www.arizefcu.org/insuredplus/

Program Limit

- $2.0 million per member identifier (e.g., TIN)

Eligible Member Accounts:

- Consumer Insured Plus Savings Account (-073)
- Business Insured Plus Savings Account (-075)

Minimum Deposit Amount:

- Initial: $250,000
- Subsequent: $0

Information about Arize Federal Credit Union:

NCUA-insured credit union Institution

- Arize Federal Credit Union is a credit union whose deposits are insured by the National Credit Union Administration ("NCUA"), subject to applicable laws, regulations and guidance, including NCUA pass-through deposit insurance requirements. For more information about us, please visit www.arizefcu.org.
- **Important Legal Disclosure: NCUA insurance only covers the failure of an NCUA-insured institution. FDIC insurance only covers the failure of an FDIC-insured institution. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. See below for a link to the list of the insured institutions with which we have a direct or indirect business relationship for the placement of deposits under the Program, and into which Arize Federal Credit Union may place deposits (subject to the Program terms).**

Sending Institution(s):

Has Arize Federal Credit Union engaged one or more third-party Sending Institutions for the Program? Yes

- Name of Sending Institution: Vizo Financial
- Address: 1201 Fulling Mill Road, Middletown, PA 17057 - (800) 622-7494

Information about Settlement Bank and Custodian:

Settlement Bank & Custodian: Citizens Bank, N.A.

Other Information: Citizens Bank, N.A. is a federal-chartered bank whose deposits are insured by the FDIC, subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about Citizen's Bank, please visit their website at www.citizensbank.com/about-us/overview.aspx

Information about Receiving Institutions:

IDEA Eligible Receiving Institution List: https://www.arizefcu.org/insuredplus/

Number of Receiving Institutions: 8 (Eight)

Other Information: You can obtain publicly available financial information concerning any Receiving Institution at https://www.ffiec.gov/NPW. You can obtain publicly available financial information concerning any FDIC-insured bank or savings association by contacting the FDIC Public Information Center by phone at 877-ASK-FDIC (877-275-3342) from 8:00 am – 6:00 pm ET (Monday-Friday) and 8:00 am – 1:00 pm ET (Saturday), excluding Federal Holidays. You can obtain publicly available financial information concerning any NCUA-insured credit union by contacting the NCUA Consumer Assistance Center at 800-755-1030 from 8:00am – 5:00pm ET (Monday-Friday), excluding Federal Holidays. You also can receive publicly available information from the National Information Center of the Federal Reserve System at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx.

Can I Opt-Out of Receiving Institutions? No

You cannot exclude or opt-out of any specific Receiving Institution from the IDEA Eligible Receiving Institution List from receiving Program Deposits under the Program. **You are solely responsible for monitoring the Receiving Institutions on the IDEA Eligible Receiving Institution List that may, at any time during your participation in the Program, hold Program Deposits.** If you do not wish to have your funds deposited at any of the Receiving Institutions on the IDEA Eligible Receiving Institution List, you should not participate in the Program.

Next-Business Day Settlement:

- Cut-Off Time: 3:30 pm ET

Excess Funds above Program Limit:

- Can Arize Federal Credit Union sweep or place your funds into the Program above the Program Limit? No

Member Interest:

- Interest Rate: Contact us at (877) 342-5975
- APY: Contact us at (877) 342-5975
- Other Disclosures: Program does not allow for any interest on accounts that fall under $250,000.

Fees:

- Does Arize Federal Credit Union Earn Fees? Yes
- Does Sending Institution Earn Fees? No
- Does R&T Earn Fees? Yes

Member Statements

- We incorporate information relating to your Program in your Member Statements for your Member Account

Program Portals:

We offer you access and use of the following electronic portals to obtain information regarding the Program, including updates to this Program Information Notice:

- https://www.arizefcu.org/insuredplus/

Additional Conflicts of Interest

Conflicts of interest are disclosed in the Member T&Cs. In addition:

- Affiliated Institutions: If, at any time, the following institutions are Receiving Institution, we hereby notify you that these institutions are affiliated with us:
  https://www.arizefcu.org/insuredplus/

Other Disclosures:

- Notice Period for Amendments to Member T&Cs: 30 days
- Capitalized Terms. Capitalized terms used in this Program Information Notice have the meaning given to those terms herein or, if not defined herein, shall have the meaning given to those terms in the Member T&Cs.
- Annual Sweep Account Disclosure of "Deposits": Funds swept or placed from Arize Federal Credit Union, as your agent, into Program Accounts at each Receiving Institution are "deposits" within the meaning of 12 U.S.C. § 1813(l) and are insured by the FDIC and/or NCUA up to the then-current SMDIA (currently, $250,000), per Eligible Depositor, per Account Ownership Category, per Receiving Institution. If a Sending Institution is engaged and Sending Institution is an FDIC and/or NCUA-insured bank or savings association, funds swept or placed from Your Institution, as your agent, into the Sending Institution Settlement Account are "deposits" within the meaning of 12 U.S.C. § 1813(l) and are insured by the FDIC and/or NCUA up to the then-current SMDIA (currently, $250,000), per eligible depositor (e.g., based on TIN), per legal ownership category, per Sending Institution. This is provided to you as your annual sweep account disclosure under 12 C.F.R. 360.8.(e).