

## Truth-in-Savings Disclosure as of March 2025

The rates, fees, and terms applicable to your account are provided with this Truth-in-Savings Disclosure.

One Nevada may offer other rates from time to time.

Account Type	DIVIDENDS				BALANCE REQUIREMENTS				Account Limitations
	Rate = Dividend Rate; APY = Annual Percentage Yield				Minimum Opening Deposit	Minimum Balance to Avoid Fee	Minimum Balance to Earn APY	Dividend Calculation Method	
	Rate / APY	Dividends Compound	Dividends Credited	Dividend Period					
<b>Share Savings</b>	0.05% / 0.05%	Monthly	Monthly	Monthly	\$5	n/a	\$1	Average Daily Balance	Account transfer and withdrawal limitations may apply. See Truth in Savings Disclosure.
<b>Share &amp; IRA Certificates</b>									
3-month	2.50% / 2.53%	Daily	Monthly	Monthly	\$250	n/a	\$1	Average Daily Balance	Early withdrawal penalties may apply. See Truth in Savings Disclosure.
6-month	3.75% / 3.82%								
1-year	4.25% / 4.33%								
2-year	3.75% / 3.82%								
3-year	3.50% / 3.56%								
4-year	3.50% / 3.56%								
<b>Money Market &amp; Money Market IRA</b>									
\$1-\$4,999.99	1.50% / 1.51%	Monthly	Monthly	Monthly	\$100	n/a	\$1	Average Daily Balance	Account transfer and withdrawal limitations may apply. See Truth in Savings Disclosure.
\$5,000-\$24,999.99	1.50% / 1.51%								
\$25,000+	2.00% / 2.02%								
<b>Preferred Money Market</b>	2.25% / 2.28%	Monthly	Monthly	Monthly	\$100	n/a	\$1	Average Daily Balance	Brokerage account required.
<b>One Checking</b>	0.00% / 0.00%	n/a	n/a	n/a	\$20	\$2,000* average daily balance	n/a	n/a	n/a
<b>One Checking Rewards</b>	0.00% / 0.00%	n/a	n/a	n/a	\$20	\$5 monthly fee	n/a	n/a	n/a

\*\$2,000 average daily balance OR complete 15 signature-based, debit card transactions monthly to avoid fee.