Disclosure of Account Terms

Premier Savings Account

Eligibility Restrictions

- In order to be eligible for a Premier Savings Account, the applicant must be a new customer to Colorado Federal Savings Bank. A new customer is defined as a customer who has not maintained a savings account with the bank in the prior 60 days. If you have questions about your eligibility for this product, please contact Customer Service at 1-877-484-2372 Monday through Friday between 7 am and 5 pm MST.

Account Details

- The interest rate on your account is 3.830% with an annual percentage yield of 3.90%.This is a variable rate account and your interest rate and annual percentage yield may change without notice. At our discretion, we may change the interest rate on your account daily.
- Interest is compounded daily and will be posted to your account on the last day of each month. If you close your account before interest is posted, you will not receive the accrued interest.
- The minimum deposit to open your account is $50,000.00. You will have 30 days from the date the account is opened to deposit the minimum balance.
- You must maintain the minimum balance of $50,000.00 in the account each day to obtain the annual percentage yield shown above. Colorado Federal Savings Bank reserves the right to convert your account to a High Yield Savings account on any account which falls below the posted minimum balance for a period of 30 days or more. Accounts below the minimum balance requirement of the High Yield Savings account will be closed. The Bank will attempt to communicate this requirement by email prior to the account being converted.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the day we receive the Automated Clearing House (ACH) transfer to the account.
- You may make a maximum of six (6) transfers from your account per month.

Funds Transfer Methods

- You may send or request funds to/from an external bank initiated from your CFSB online account.
- You may send funds into your CFSB savings account by ACH transfer initiated from an external bank or payroll.
- Any wire transfer received in the CFSB savings account will be returned to the originator and not be posted. Wires services are not offered on CFSB Savings accounts, sending or receiving.
- For the security of your account, CFSB will block transfers removing funds from your CFSB account initiated from an external bank. Exceptions to this requirement are test deposits and ACH returns.

Effective 07/16/2026

High Yield Savings Account

Account Details

- The interest rate on your account is 3.790% with an annual percentage yield of 3.85%. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.
- Interest is compounded daily and will be posted to your account on the last day of each month. If you close your account before interest is posted, you will not receive the accrued interest.
- The minimum deposit to open your account is $1.00. You will have 30 days from the date the account is opened to deposit the minimum balance.
- You must maintain the minimum balance of $1.00 in the account each day to obtain the annual percentage yield shown above. Colorado Federal Savings Bank reserves the right to close any account which falls below the posted minimum balance for a period of 30 days or more.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the day we receive the Automated Clearing House (ACH) transfer to the account.
- You may make a maximum of six (6) transfers from your account per month.

Funds Transfer Methods

- You may send or request funds to/from an external bank initiated from your CFSB online account.
- You may send funds into your CFSB savings account by ACH transfer initiated from an external bank or payroll.
- For the security of your account, CFSB will block transfers removing funds from your CFSB account initiated from an external bank. Exceptions to this requirement are test deposits and ACH returns.
- Any wire transfer received in the CFSB savings account will be returned to the originator and not be posted. Wires services are not offered on CFSB Savings accounts, sending or receiving.

Effective 07/16/2026

CFSB COLORADO FEDERAL SAVINGS BANK
THE BUILDERS' BANK

Certificate of Deposit

Account Details

- The interest rate for your account will be paid until the maturity date of your certificate. The interest rate and annual percentage yield for each certificate of deposit offered by the bank is shown in the table below.
- Interest is compounded daily and will be posted to your account monthly.
- The minimum deposit to open your account is $5,000.00.
- You must maintain the minimum balance of $5,000.00 in the account each day to obtain the annual percentage yield shown in the table below. Colorado Federal Savings Bank reserves the right to close any account which falls below the posted minimum balance.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the day we receive the Automated Clearing House (ACH) transfer to open the account.
- After the account is opened, you may not make additional deposits into this account until the maturity date.
- The term of the certificate of deposit and the account opening date determine when the account will mature as shown in the table below.
- If you withdraw any of the principal before the maturity date, an early withdrawal penalty will be imposed as disclosed in the table below. All currently accrued but unposted interest will also be forfeited. Any penalty will be assessed first against posted interest, and any penalty in excess of posted interest will be deducted from the remaining account balance. The interest rate we will use to calculate the interest forfeiture will be the interest rate the account is currently earning.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- The account will automatically renew at maturity. We will send you a notice forty-five (45) days prior to maturity and again at maturity. You will have ten (10) calendar days after the maturity date to withdraw your funds without being charged a penalty. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the current rate in effect at the time of maturity.
- At redemption, funds will be returned to the original external account utilized to open the CD. Please fund your CD from an account you intend on keeping open to reduce any delay in the return of your proceeds. If your funding account is closed we will need to complete a verification of account between us and your new bank before we can Automated Clearing House (ACH) transfer your funds to your account. Colorado Federal Savings Bank does not issue checks to close online accounts.

The interest rate, annual percentage yield, early withdrawal penalty, and maturity for certificate of deposits offered by the bank are listed in the table below.

Term	Interest Rate	Annual Percentage Yield	Early Withdrawal Penalty
3 Month	3.680	3.75	1 month of interest
6 Month	4.160	4.25	3 months of interest
1 Year	4.400	4.50	3 months of interest
18 Month	4.310	4.40	6 months of interest
2 Year	4.210	4.30	6 months of interest
3 Year	4.160	4.25	6 months of interest
5 Year	4.070	4.15	6 months of interest

Effective 11/16/2026

CFSB COLORADO FEDERAL SAVINGS BANK
THE BUILDERS' BANK

No-Penalty Certificate of Deposit

Account Details

- The interest rate for your account will be paid until the maturity date of your certificate. The interest rate and annual percentage yield for each certificate of deposit offered by the bank is shown in the table below.
- Interest is compounded daily and will be posted to your account monthly.
- The minimum deposit to open your No Penalty CD account is $5,000.00.
- You must maintain the minimum balance of $5,000.00 in the account each day to obtain the annual percentage yield shown in the table below.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the day the account is approved and the Automated Clearing House (ACH) Transfer is initiated.
- After the account is opened, you may not make additional deposits into this account until the maturity date.
- The term of the certificate of deposit and the account opening date determine when the account will mature as shown in the table below.
- There is a seven (7) day waiting period from funding before you can withdraw your funds. After the seven (7) day waiting period and up to the maturity date you can make a one-time withdrawal of your full balance and the accrued interest without penalty and your account will be closed.
- No partial withdrawals are allowed outside of your 10 day grace period.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- The account will automatically renew at maturity. We will send you a notice forty-five (45) days prior to maturity and again at maturity. You will have ten (10) calendar days after the maturity date to withdraw your funds before it locks into a new term. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the current rate in effect at the time of maturity.
- At redemption, funds will be returned to the original external account utilized to open the CD. Please fund your CD from an account you intend on keeping open to reduce any delay in the return of your proceeds. If your funding account is closed we will need to complete a verification of account between us and your new bank before we can Automated Clearing House (ACH) transfer your funds to your account. Colorado Federal Savings Bank does not issue checks to close online accounts.

The interest rate, annual percentage yield, early withdrawal penalty, and maturity for certificate of deposits offered by the bank are listed in the table below.

Term	Interest Rate	Annual Percentage Yield	Early Withdrawal Penalty
11 Month	3.870	3.95	No Penalty after Wait Period

Effective 05/06/2026