ACCOUNT DISCLOSURE ADDENDUM

Smart Start Savings & Smart Start Spending - The following provisions apply to the SmartStart Savings and SmartStart Spending accounts. Except as specifically modified below, all terms and conditions contained in Holyoke Credit Union's Account Disclosure, Truth in Savings Disclosure, Electronic Fund Transfers Disclosure, Fee Schedule, Membership Agreement, and any other applicable account agreements remain in full force and effect.

SMART START SAVINGS

Account Eligibility - The SmartStart Savings account is available to members from birth through age 18. The account must be opened with a parent or legal guardian as a joint owner. Membership eligibility requirements apply.

Upon the member reaching age 19, the account will automatically transition to Holyoke Credit Union's Savers Money Market account.

Minimum Opening Deposit - A minimum opening deposit of $10.00 is required.

Rate Information - This account is a variable-rate savings account. The Rate and Annual Percentage Yield (APY) are established by Holyoke Credit Union and may change at any time. The disclosed APY applies to balances up to $10,000.00. Balances exceeding $10,000.00 may earn a different Rate and APY. Rates are compounded and credited as disclosed in Holyoke Credit Union's Truth in Savings Disclosure. Rates begin to accrue on the business day noncash deposits are received. Fees may reduce earnings.

Balance Information - No minimum balance is required to earn the disclosed APY unless otherwise stated in the current Rate Schedule.

Additional Information - All other terms contained in Holyoke Credit Union's Account Disclosure and Membership Agreement apply to this account.

SMART START SPENDING

Account Eligibility - The Smart Start Spending account is available to members ages 13 through 18. The account must be opened with a parent or legal guardian as a joint owner. Membership eligibility requirements apply.

Upon the member reaching age 19, the account will automatically transition to Holyoke Credit Union's SimplyFREE Checking account.

Minimum Opening Deposit - A minimum opening deposit of $10.00 is required.

Account Features - The Smart Start Spending account includes:

- Debit Card
- Online Banking
- Mobile Banking
- Mobile Deposit (subject to eligibility)
- Digital Wallet compatibility
- Debit Card Controls
- Zelle® (subject to eligibility and enrollment requirements)

Balance Information - There is no minimum balance requirement.

Fees - There is no monthly maintenance fee. Other fees may apply as disclosed in Holyoke Credit Union's current Fee Schedule.

Transaction Limitations -

- Debit card purchase limit: $500.00 per day
- Overdraft services are not available for SmartStart Spending accounts.
- Transactions are subject to available funds and Holyoke Credit Union's fraud prevention and security procedures.

Electronic Services - Use of electronic banking services, including Online Banking, Mobile Banking, Mobile Deposit, Debit Card Controls, Digital Wallets, and Zelle®, is governed by the applicable Electronic Fund Transfers Disclosure and related agreements.

Additional Information - All other terms contained in Holyoke Credit Union's Account Disclosure, Truth in Savings Disclosure, Electronic Fund Transfers Disclosure, Fee Schedule, and Membership Agreement apply unless specifically modified by this addendum.

GENERAL PROVISIONS

Holyoke Credit Union reserves the right to modify, discontinue, convert, or terminate the Smart Start Savings or SmartStart Spending accounts in accordance with applicable laws, regulations, and the terms of the Account Disclosure.

Members will receive any required notice of changes in terms as provided by applicable law.

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