

**ADDENDUM TRUTH-IN-SAVINGS DISCLOSURE FOR  
Youth Account Bonus \$25  
[date printed]**

This Addendum amends and supplements the terms of the Fibre Federal Credit Union and TLC Truth-in-Savings Disclosure ("TIS"). The Addendum provides additional terms applicable to the \$25 **Youth Account Bonus**. All terms and conditions of the TIS apply to the \$25 **Youth Account Bonus** except to the extent that such terms are modified by this Addendum.

To be eligible for the \$25 Youth Account Bonus, you must:

1. Be a new credit union member. You are not eligible if you are a current member.
2. Open a new Youth Savings Account, subject to approval. All other savings accounts are not eligible.

Limit one new youth account bonus per new youth member. \$5 minimum to open. \$25 paid at account opening.

**Tax Information:** Deposit incentives are considered dividends paid and are reportable to the IRS on form 1099-INT (or 1042-S, if applicable). Any applicable taxes are the responsibility of the member.