



Important Account Notice

DATE OF NOTICE
April 30, 2026

EFFECTIVE DATE OF CHANGE
June 30, 2026

Dear Valued Member,

We're writing to let you know about an upcoming change to when dividends are credited to your Share Certificate account(s) at Congressional Federal Credit Union. As required by the Truth in Savings Act (12 CFR Part 707), this notice is being provided at least 30 days in advance of the effective date.

What Is Changing

We are updating the date on which dividends are credited to Share Certificate accounts. Beginning **June 30, 2026**, dividends will be credited on the **last day of each month**, rather than the 10th. This change applies to all Share Certificate accounts held at Congressional Federal Credit Union.

How the Transition Will Work

To ensure a smooth transition, here is exactly what you can expect:

June 10, 2026	Your regular dividend credit posts on the 10th, as usual. This is the final dividend posted under the current schedule.
June 30, 2026	You will receive an additional dividend credit for the remainder of June (June 11 through June 30). This is the first posting under the new schedule. In June, you will receive two dividend credits.
July 31 & beyond	Dividends will be credited on the last day of each month, going forward.

Please note: You will not lose any earned dividends as a result of this change. The June 30 credit covers the days between the 10th and the end of the month, ensuring your earnings are fully accounted for.

What Is Not Changing

Your dividend rate, Annual Percentage Yield (APY), certificate term, maturity date, and all other account terms remain unchanged. Only the date on which dividends are credited to your account is being modified.

Why We're Making This Change

This change aligns our dividend posting schedule across all deposit products, allowing us to process your earnings consistently at the close of each month.

What You Need to Do

No action is required on your part. Your account will automatically reflect the new dividend posting date beginning June 30, 2026.

Questions? We're Here to Help

If you have questions about this change, please contact us at 1.800.491.2328.

We value your membership and appreciate the trust you place in us. As always, our team is here to help.

Sincerely,

John Kirlew

SVP, Member Support and Experience Operations
Congressional Federal Credit Union

This notice is provided in accordance with the Truth in Savings Act, 12 CFR Part 707.5(a)(1). Congressional Federal Credit Union is federally insured by the National Credit Union Administration (NCUA).