HOME
FEDERAL CREDIT UNION

131 W. Pike Street, Clarksburg, WV 26301

August 28, 2026

COPY of Letter that went out to all Members 08/28/2026

Dear Member,

As we move closer to the completion of our merger, we want to continue keeping you informed about what to expect and how the transition may affect your account and services.

Over the past several months, we have shared information about the merger and provided answers to some of the questions you may have. We know there is a lot of information to take in, and we appreciate your continued patience as we prepare for this exciting next chapter.

Enclosed with this letter are important disclosures and additional information regarding your account and services, including:

- Your Truth in Savings Disclosures
- Electronic Fund Transfer (EFT) Disclosure
- Our current fee schedule
- Our Privacy Notice
- Additional frequently asked questions addressing some of the details you may be wondering about as we approach the merger.

Some of the enclosed disclosures reflect changes that will take effect in connection with the merger. We encourage you to review these materials carefully and keep them for your records. This information is intended to help you understand what to expect and any changes that may affect your account and the services you use.

As we get closer to the merger, we will provide another important communication with a timeline of key dates and actions. We encourage you to keep that information handy throughout the transition.

Our goal is to make this process as smooth and seamless as possible for you. We understand that changes involving your finances can raise questions, and we are committed to providing clear information and support every step of the way.

Thank you for being a valued member and for placing your trust in us. We look forward to welcoming you into this next chapter and continuing to serve you.

Sincerely,

Natisha Swiger
CEO

Frequently Asked Questions— Additional Information

Q. Will my member number change?
A. A specific FAQ went out to each member with this information. If you have any questions please contact us.

Q. Will I have a new Routing Number?
A. Yes. Your new routing number is 251578705. Please do not use your old CAPE routing number after October 1st.

Q. Will Credit Bureau reporting change?
A. Yes. Your credit will now be reported to all three credit bureaus, not just one.

Q. Will my existing Loan Terms Change?
A. No. Your loan will be transferred over to Home FCU, and your original contract will be honored. You can send payment to either credit union location, pay online, or set up an automatic transfer. If you have a current automatic transfer set up at CAPE they will continue to work. If you have a current automatic transfer set up to transfer money through online banking, you will need to set it up again on the new online banking platform.

Q. What will happen to my IRA?
A. Your IRA will move over to Home FCU. Home FCU does offer certificate IRAs should you be interested in the future or want to look into earning more dividends.

Q. What will happen to my Certificate of Deposit?
A. Your certificate will move over to Home FCU at the current rate you have at CAPE. When your certificate renews, we will send you a 10-day notice and you can decide if you want to reinvest. Our certificates pay dividends quarterly and do allow for compounding of dividends which will allow you to earn more on your investment.

Q. Will the CAPE FCU office remain open?
A. Yes, the CAPE FCU office will remain open but will now be a branch of Home FCU. This branch will become our Drive-Thru only branch and the Home FCU branch will become our Walk-In only branch. We will keep the lobby at the current CAPE office open through Friday, October 9th for basic teller services, and any help with setting up new services. All other services like loans will be done at the main Home FCU branch. Starting on Monday, October 12th the CAPE office will be drive-thru only. Home FCU's main branch at 131 W. Pike St (right up the street from CAPE) will be walk-in branch only. CAPE's current staff will be working at both locations.

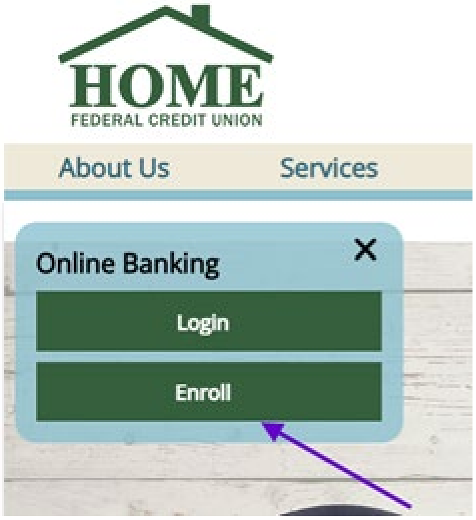
Q. How will I access my Safe Deposit Box?
A. Since your safe deposit box is housed in the drive-thru only branch you can call 304-623-6800 to schedule an appointment or stop by the drive-thru only branch and a staff member will let you in.

Q. What happens with my Bill Pay?
A. Active bill payees and recurring payments will NOT transfer to the New Bill Pay platform. Please consider printing a copy of all of your information already set up for ease of setting up the new bill pay and all histories since no access will be provided after 09/30/26. These items can be set up on or after 10/2/26 the go live date for CAPE members on the new Home FCU online banking.

Q. When is the last day I will have access to my CAPE online banking account?
A. The last day you will have access to your online account at CAPE FCU is 6:00 p.m. on 09/30/2026.

Q. If I do wire transfers will that information change?
A. Yes. If you do wire transfers you will need to call the credit union to get new wiring instructions.

Q. How will I access online banking?
A. You will have to enroll in Home FCU's online banking. This can be done on or after 10/2/26, the go live date for CAPE members on the new system. You will first visit www.HomeFCU.org and click enroll.



Please follow the instructions below to set up your online account:

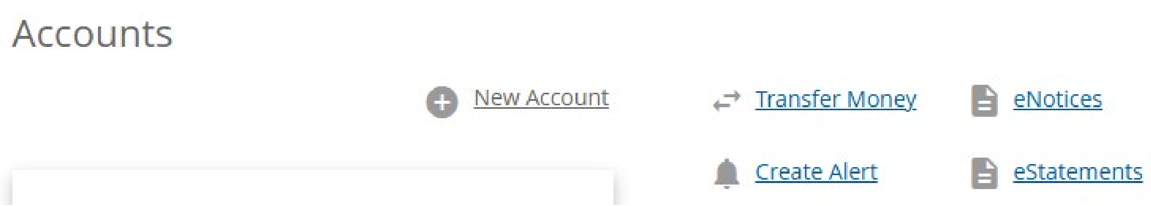
Step-by-Step Directions
<u>Part 1</u>
1. Click "Enroll in Online Banking" on the login screen.
2. Verify reCAPTCHA by clicking "I'm not a robot."
3. Enter the following information:
    - Your member account number
    - PIN *(which is the last 4 digits of the primary member's SSN on the account)*
    - Enter the full Social Security number of the primary member
4. Enter the verification code that was sent to the email address on file
5. Enter the following information:
    - Create your NEW user ID
    - Create a New secure code password
    - Confirm your new password
6. *Part 1 of the enrollment is complete!*

<u>Part 2</u>
1. Return to the login screen and sign in with your New credentials.
2. Enter or Select your phone number for verification.
3. Enter the verification code that was sent.
4. *Part 2 of the enrollment is complete!*

Q. Does Home FCU have a Mobile App?
A. Yes. You can access your Home FCU Mobile App from any smart phone. You can download from your App Store or Play Store.

Q. Will statements remain the same?
A. If you received paper statements before, you will continue to receive paper statements. If you received e-Statements, you will need to re-enroll. Your last statement from CAPE will be in paper form for everyone since you will not have access to retrieve your e-Statement after 09/30/26. Previous e-Statements will not transfer over. If you are enrolled in e-Statements, please make sure you download and save the previous months' e-Statements prior to close of business on 09/30/26.

Q. How do I enroll in e-Statements and eNotices?
A. You will enroll in e-Statements by signing into online banking and then clicking the blue eStatements link. You will enroll in e-Notices by signing into online banking and then clicking the blue eNotices link.



Q. Will I get a new debit card?
A. Yes, you will be getting a new Home FCU debit card. You should receive that card by the end of September. Your card will have the information on it to activate it. Please activate before using and set the PIN. The card will not be useable until October 2, 2026. You will continue using your CAPE FCU card until end of day on October 1, 2026. Please remember that from 09/30/2026 until 10/2/2026 your debit cards will be in offline limits which means your full balance in your account may not be available. You will find your new EFT agreement with Home included in this mailer.

Q. If I have automatic payments set up on my CAPE FCU debit card will I need to set those up again?
A. Yes. You will use your CAPE FCU debit card until October 1, 2026. Any automatic payments will need to be updated with your new Home FCU debit card information.

Q. Will I need to do anything to make sure my collateral is properly insured and protected?
A. Yes. To fully protect our membership and the credit union against unforeseen loss, members with existing collateral loans (autos, boats, motorcycles, motor homes, tractors, ATV's homes, etc.) will need to contact their insurance company and inform them that Home Federal Credit Union will be the new lien holder on the policy. In addition, your policy must have a deductible not greater than $1,000.00. Your insurance company will then need to submit the policy declaration page via mail, fax, or internet to our insurance tracking center at Home FCU 131 W. Pike St. Clarksburg, WV 26301, Fax: 304-623-6874, or email: jennifer@homefcu.org.

Q. When is CAPE FCU merging into Home FCU?
A. The merger date is set for October 1, 2026.

Q. Will I have access to my accounts on October 1, 2026 and will the office be closed?
A. On October 1st, as we complete the merger of CAPE and combine systems, account access will be temporarily unavailable. Debit cards will remain available for purchases within established offline limits. Full account access and normal services will resume on October 2nd. The CAPE branch will be closed on October 1st but will reopen for normal business hours on Friday, October 2nd.

Q. Will we have new contact information?
A. Yes. You will begin using the information below. For the time being if you call the 304-623-4794 you will be able to get in touch with us. We will let you know if and when we discontinue this number. You can also contact us at the following information:

Home Federal Credit Union
131 W. Pike St.
Clarksburg, WV 26301
Phone: 304-623-6800 or 800-344-6636
Fax: 304-623-6874
www.HomeFCU.org Email: info@homefcu.org

Please visit www.HomeFCU.org and click the "Welcome-CAPE" link to access additional information about the merger.

HOME FEDERAL CREDIT UNION
131 W Pike Street
Clarksburg, WV 26301-2720
(304) 623-6800 ● (800) 344-6636
www.homefcu.org

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: **Quarterly:** 07/01/2026

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share	0.25.% / 0.25.%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$50.00	Daily Balance	—
IRA Share	2.00% / 2.02%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply,.
Christmas Club	0.25.% / 0.25.%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$50.00	Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.25.% / 0.25.%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$50.00	Daily Balance	—
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Christmas Club, Vacation Club, and Share Draft accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share, Christmas Club, and Vacation Club accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For IRA Share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 15 and the account will remain open. For Christmas Club accounts, if you make more than one (1) withdrawal per year, we will close your account and pay you the full account balance. For Share, Vacation Club and Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

HOME FEDERAL CREDIT UNION
131 W Pike Street
Clarksburg, WV 26301-2720
(304) 623-6800 ● (800) 344-6636
www.homefcu.org

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: Unchanged **EFFECTIVE DATE:** 10/1/2026

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☒ **Share Certificate**		Fixed Rate	$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	/								
12 Month	/								
24 Month	/								
36 Month	/								
☐ **IRA Certificate**		Fixed Rate	$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	/								
24 Month	/								
36 Month	/								

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends
Terms of longer than 12 months	120 days' dividends

APY will move over at your current rate

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

APY will move over at your current rate

Rev. 01/2019

FACTS	**WHAT DOES Home Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?**
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and credit history ■ account balances and account transactions ■ payment history and transaction history
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Home Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home FCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	■ Call 800-344-6636 —our menu will prompt you through your choice(s) **or** ■ Visit us online: N/A **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 304-623-6800 or go to N/A

Who we are	
Who is providing this notice?	Home Federal Credit Union (Home FCU)

What we do	
How does Home FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Home FCU collect my personal information?	We collect your personal information, for example, when you ■ open an account or give us your contact information ■ apply for a loan or use your debit or credit card ■ makes deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Home Federal Credit Union has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Nonaffiliates we share with can include mailhouse, consumer reporting agencies, data processors, insurance companies and check/draft printers.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include CUNA Mutual Group's TruStage Program.*

Other important information

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by HOME Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share and share draft accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. Debit Mastercard. If approved, you may use your Mastercard® card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Cirrus®, STAR, NYCE, PLUS, and SUM networks, and such other machines or facilities as the Credit Union may designate.

At the present time, you may also use your card to:

- Withdraw funds from your share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Mastercard.
- Order goods or services online or by mail or telephone from places that accept Mastercard.

The following limitations on Debit Mastercard transactions may apply:

- You may make fifteen (15) Debit Mastercard purchases per day.
- You may make ten (10) cash withdrawals in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of $1,050.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- You may make fifteen (15) POS transactions in any one (1) day.
- You may purchase up to a maximum of $2,500.00 from POS terminals per day, if there are sufficient funds in your account.
- There is an offline limit of $500.00 for ATM machines and $500.00 for POS terminals.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

b. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share and/or share draft account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share and/or share draft account.
- See Section 2 for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

c. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

d. CU Web Branch. If CU Web Branch is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use CU Web Branch to:

- Withdraw funds from your share, share draft, and Vacation Club accounts.
- Transfer funds from your share, share draft, and Vacation Club accounts.
- Obtain balance information for your share, share draft, loan, certificate, and Vacation Club accounts.
- Make loan payments from your share, share draft, and Vacation Club accounts.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under CU Web Branch via personal computer. CU Web Branch will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on CU Web Branch transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

2. TRANSFER LIMITATIONS — For all share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions.
Mastercard. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate Mastercard uses for a particular transaction is the rate for the applicable currency on the date the transaction occurs. However, in limited situations, particularly where transaction submissions to Mastercard for

processing are delayed, the currency conversion rate Mastercard uses may be the rate for the applicable currency on the date the transaction is processed.

A fee of 1.00% will be charged on all foreign transactions. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States. A fee of 1.00% will also be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars and are charged except where excluded. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — We assess certain fees and charges for EFT services. From time to time, the fees and charges may be changed, and we will notify you as required by applicable law.

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

a. Debit Mastercard Fees.

- $0.75 charge for ATM withdrawals after five (5) per month.
- Replacement card fee of $15.00 per card.

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your card and/or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your permission, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit).

You are not liable for an unauthorized Mastercard debit card transaction if you can demonstrate that you have exercised reasonable care in protecting your card or access code from loss or theft and, upon discovering the loss or theft, you promptly report the loss or theft to us.

For all other EFT transactions involving access devices, your liability for unauthorized transactions is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than $50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove that we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as $500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

304.623.6879
800.344.6636
304.623.6800 during normal business hours and 304.623.6800, opt 3 for after hours (lost/stolen)

or write to:

HOME Federal Credit Union
131 W. Pike Street
Clarksburg, WV 26301-2720
Fax: 304.623.6874

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any debit card transactions, preauthorized EFTs or online/PC transactions will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 304.623.6879 or 800.344.6636. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is an insufficient available balance in your account to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union’s records. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.

- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

304.623.6879
800.344.6636

or write to:

HOME Federal Credit Union
131 W. Pike Street
Clarksburg, WV 26301-2720
Fax: 304.623.6874

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)** business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

12. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of West Virginia, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.

Home Federal Credit Union

Fee Schedule effective February 1, 2026

Account Reconciliation	$20.00/hour
Account Research	$20.00/hour ($10.00 ½ hour minimum)
Account History Print Out	$2.00
Account Verification	$10.00
(Request for written verification of account information from other institutions or agencies)	
Business Account	$10.00/month
Card Replacement (Debit or Credit)	$15.00
Corporate Check	$5.00
Deposited Item Return	$15.00
Dormant Account	$5.00/month
Draft Copy	$7.00 (Images free to print on your online banking)
Early Account Closure	$30.00
(90 days within opening account)	
Fax	$1.00
Foreign Check Cashing *	$25.00
IRA Account Transfer	$25.00
Photo Copy	$.25 per page
Legal Process	$50.00
(Tax Levy, Suggestion, Initial Garnishment)	
Money Order	$2.00
Overdraft Paid Fee	$25.00
Overdraft Return Fee*	$25.00
Returned Mail Fee	$4.00
Share Draft Orders	Prices Vary
Statement Copy Fee	$2.00 per month
Stale Dated Corporate Check Fee	$20.00
Stop Payment (Bill Pay, Draft or ACH)	$26.00
Wire (Out)	$20.00
(In)	$15.00
(International)	$50.00

*ADDITIONAL FEES/CHARGES MAY APPLY FROM FOREIGN BANK

Free Services

Bill Pay	Online Banking
Remote Deposit Capture	Mobile App
Mobile Wallet	Zelle
Coin Counting	Notary Service
Card Valet	Internal Transfers
e-Statements	e-Notices
Direct Deposit	Payroll Deduction

**An Overdraft Return Fee is assessed each time an item is presented against insufficient funds. Any overdraft item returned to the payee due to insufficient funds in your account to cover the item can be represented for payment multiple times, which is beyond our control. We will charge an Overdraft Paid Fee or Overdraft Return Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.*

FAQ’s: CAPE’s Merger with Home FCU

Q. Who is Home Federal Credit Union?
A. Headquartered in Clarksburg, WV just up the street from CAPE FCU at 131 W. Pike St., Home FCU is a full-service, $38 million dollar credit union serving several employee groups in North Central West Virginia as well as anyone who lives, works, worships, or attends school in Harrison County. Home FCU is a trusted, long-time member of our community, with a 76- year history of providing excellent, personalized service to its members.

Q. When is CAPE FCU merging into Home FCU?
A. The merger date is set for October 1, 2026.

Q. Will I have access to my accounts on October 1, 2026?
A. On October 1st, as we complete the merger of CAPE and combine systems, account access will be temporarily unavailable. Debit cards will remain available for purchases within established offline limits. Full account access and normal services will resume on October 2nd.

Q. Will the credit union be closed on October 1, 2026?
A. The CAPE FCU office will be closed on October 1st while we complete the merger and system conversion. Normal branch operations will resume on October 2nd with new extended hours listed below.

Q. Will the CAPE FCU office remain open?
A. Yes, the CAPE FCU office will remain open but will now be a branch of Home FCU.

Q. Will there be new hours of operation after the merger?
A. Yes, starting Friday, October 2, 2026. The new hours will be as follows:

Drive-Thru:	Lobby:	Phone:
Mon -Wed 7:30 – 4:00 Thurs - Fri 7:30 – 5:00	Mon – Fri 8:00 – 4:00	Mon -Wed 8:00 – 4:00 Thurs – Fri 8:00 – 5.00

Q. Can I do banking at either location of Home FCU after October 2, 2026?
A. Yes, you can visit either Clarksburg location, the 131 W. Pike St. or the current 323 E. Pike St. locations.

Q. What should I expect over the coming weeks?
A. Initially, the merger will have little to no impact on your day-to-day credit union experience. As we move closer to the merger, there will be some steps you may need to take, such as enrolling in online banking, setting up mobile banking, setting up Bill Pay and activating new cards if you currently have those services. Any information you need to set up these services will be provided for you in a future communication. Behind the scenes, we’ve been working diligently to integrate our systems and processes to help ensure a smooth transition for our members. We encourage you to watch for and review all communications we send, including mailed information and email correspondence, as these will provide important updates and instructions throughout the transition.

Q. How can I help ensure a smooth transition?
A. One of the best ways to prepare for the merger is to make sure your personal information is up to date. Please review your account information and update your phone number, mailing address, email address, and any other information as needed. Having accurate information on file will help make the transition easier and help avoid delays when activating your cards, enrolling in online or mobile banking, or accessing other services.

Q. Will the merger affect membership eligibility?
A. No. Upon completion of the merger, Home FCU will continue to serve all members and their immediate families, along with all companies that are currently served. We welcome family members and hope that you take advantage of our Penny Pincher Accounts for children 12 and under and our Teen accounts which allow you to start a checking account with a debit card at 13. We also have opportunities for young adults getting started to help them establish credit with our credit builder loan and our first time car buyer loan.

Q. Is my money safe?
A. Yes. Your accounts will remain safe, sound, and insured. Your savings will be federally insured to at least $250,000.00 through the National Credit Union Share Insurance Fund (NCUSIF), a U.S. Government Agency.

Q. Will I continue to have my Christmas Club and Vacation Club?
A. Yes. The Christmas Club at Home FCU can be started at any time during the year and pays out every October 14th by a transfer to your savings account. You are only allowed one additional withdraw from your Christmas Club throughout the year. Your current Christmas club at CAPE will be paying out on 09/30/26 before the merger takes place.

Q. Will I continue to have a Money Market Account?
A. No. Home FCU will not be offering a Money Market Account. However, members will have other options to maximize their savings. The regular Savings Account at Home offers a competitive rate which is higher than the current Money Market rate at CAPE and Certificates of Deposit offer even higher rates, with the opportunity to earn compound interest, which was not a previous option. Money Market Accounts will be transferred to your share/savings account and closed the week of September 20th unless you advise us that you want it in a different account. Once the merger takes place, if you would like to put in a Certificate of Deposit please give us a call.

Q. Will I need to get new checks?
A. You will not immediately need to get new checks. You will be able to use your CAPE FCU checks after the date of the merger. When you need to reorder, we ask that you order through the credit union the first time to ensure that your new account information is correct on the checks.

Q. What about my direct payroll deposits and pre-authorized payments?
A. If you currently have direct deposit of your payroll check, a payroll deduction, or automatic payment set up to or from your CAPE FCU account, it will automatically transfer to your account at Home FCU. We will temporarily reroute any automatic deposits or payments which may be impacted by the conversion to minimize any disruptions to these services. After the merger you will want to make sure

you have the correct account number and routing number and then you can get these items switched to your new account and routing numbers with the company that has set them up.

Q. Will my old e-Statements be available once the merger takes place?
A. No. Previous e-Statements will not transfer. If you are enrolled in e-Statements, make sure to download and save the previous months' e-Statements prior to close of business on September 30, 2026.

Q. Bill Pay-
A. Active bill payees and recurring payments will NOT transfer to the New Bill Pay platform. Please consider printing a copy of all of your information already set up for ease of setting up the new bill pay and all histories since no access will be provided after 09/30/26. These items can be set up on or after 10/2/26 the go live date for CAPE members on the new Home FCU system.

Q. Will I get a new credit card?
A. Yes. You will be receiving additional information in the coming weeks.

Q. Will I get a new debit card?
A. Yes. You will get a new debit card and additional information will be coming your way before the merger.

Q. Does Home FCU offer debit cards for a savings account?
A. No. In order to have a debit card, you must have a checking account. If you currently have a debit card with CAPE FCU and would like to keep that card when your account is moved to Home FCU please notify CAPE FCU immediately and get a checking account set up. We will then link your debit card to your new CAPE checking so you will have a smooth transition and no debit card interruption.

Q. Will the merger affect when I will get paid dividends?
A. Yes. Home FCU pays all dividends quarterly. This includes share/savings, Christmas Club accounts Vacation Club accounts, IRAs, and Certificates of Deposit. These dividends are calculated through the last day of the quarter and paid out on the 1st of the next month. Dividends pay out four times a year, January 1st, April 1st, July 1st, and October 1st. Dividends will be paid up to date on 09/30 on the CAPE system before merger. All dividends at Home will start earning as of October 1st. You will be receiving a Change in Terms Notice in a future communication along with your Truth in Savings Disclosure and other important notices and disclosures.

Q. Will my loan due date or interest rate change?
A. Loan terms as well as any payment due dates, will remain the same.

Q. What is Account Dormancy and how can I ensure that my account remains active?
A. An account is considered inactive (dormant) after a one-year period in which there is no transaction history. We will send you a correspondence letter and try and call you but if we do not hear from you and the account remains dormant you will start receiving a $5.00 per month Dormant Account Fee starting on the 14th month. Any deposits or withdrawals will reactivate your account or if you sign and send back the correspondence letter. After five years of inactivity, under the Unclaimed Property Act, these funds may be turned over to the State of WV to the Treasurers Office. We are required to do this by law. You will not lose the rights to your funds in your account; you may file a claim with the State

Treasurer's Office to obtain your money. Please note that the interest that you accrue monthly on a share account, does not count as activity.

Q. What if I have additional questions?
A. We are happy to assist you! You may call 304-623-6800 or 800-344-6636 with additional questions. You can also visit our website at www.homefcu.org and click on the "**Welcome-CAPE"** banner on the main page.

Q. What's New with my new Home FCU membership?
A. Here is a list of some of the new perks of having a Home FCU account:

- Online loan applications and DocuSign so you can apply online and sign your loan docs from the convenience of your home or office.
- Loan originations- we can pull your loan payment from another institution.
- GAP insurance so you are protected in the event you total your car. Usually much less expensive than buying from the dealership.
- Mortgage lending.
- Home FCU will now have three ATMs; one at the main branch, one at the merging branch, and one at Stonewall Jackson Memorial Hospital in Weston.
- Access to any Fairmont Federal ATM's surcharge free.
- Higher limits on your POS and ATM withdraws daily.
- Capability of earning more money on share certificates with the availability of compounding interest.
- Extended hours. Those are listed above.
- Zelle- a person-to-person payment option that allows you to transfer money to another account either at the credit union or at another financial institution.
- Higher limit allowed when depositing a check through Remote Deposit Capture.
- Penny Pincher Kids Club Accounts.
- Teen Accounts.
- First Time Care Buyer Options without a co-signor to qualified borrowers.
- Credit Builder Loans.
- If you have a Home FCU credit card you can earn a 1% rebate back on all purchases.
- Coin Machine so we can count your coin.
- Full time IT staff in-house. This is a huge benefit and is vital to protect sensitive data, stop cyber threats, and keep critical banking systems running without interruptions.
- Marketing Staff who will be out visiting different Employee Groups of the credit union and from time-to-time will be out and about with our mascot Penny. Penny is a crab that we call "Penny Pincher."

HOME
FEDERAL CREDIT UNION

131 W. Pike Street, Clarksburg, WV 26301

August 12, 2026

Dear Future Home Federal Credit Union Member,

Welcome to our Credit Union Family! We look forward to the completion of the merger of CAPE FCU on October 1, 2026 and sincerely appreciate the opportunity to serve and assist you with meeting all your financial goals. Enclosed you will find an FAQ with several questions you may have regarding the upcoming merger.

We will be sending out several other mailers in the upcoming weeks that are specific to certain accounts you have with CAPE FCU.

The merger will take place on October 1, 2026, making September 30, 2026, your final day accessing your CAPE FCU account. You will be able to access your Home FCU account on Friday, October 2, 2026. We encourage you to review the enclosed FAQs for critical details regarding this transition. Please also visit our website at www.homefcu.org and click on the "Welcome-CAPE" banner on the main page for additional guidance.

If you have any questions or concerns, please feel free to contact us at 304-623-6800.

Sincerely,

Natisha Swiger

Natisha Swiger
CEO

Exciting News! We're Growing Together!

We are thrilled to announce that on October 1, 2026, CAPE Federal Credit Union will officially be merging with Home Federal Credit Union.

This merger represents an exciting new chapter for our members and our community. By merging we will be able to offer enhanced products and services, expanded resources, and an even stronger financial future, all while continuing to provide the personalized service you've come to know and trust.

While our name and systems may change, the people you've come to know will remain. Our team members will continue serving our members as part of Home Federal Credit Union, so you'll still see the familiar faces who understand your financial needs and are committed to helping you achieve your goals.

Some changes will occur as we bring our systems together, but our commitment to exceptional member service remains unchanged. Our goal is to make this transition as seamless as possible and to provide you with the tools, support, and information you need every step of the way.

In the coming months, we'll share updates about important dates, new services, and what you can expect throughout the transition process. We encourage you to watch for communications from us and visit our website for the latest information.

We are excited about the opportunities this merger creates and look forward to serving our credit union family.

Thank you for your continued trust and membership. The future is bright, and we're excited to move forward together.

Action Needed: Make Sure Your Contact Information is Up to Date

As we prepare for our upcoming merger with Home Federal Credit Union, we want to ensure your transition is as smooth and convenient as possible.

Please verify that we have the correct information below:

- Address
- Email
- Phone Numbers; home and/or mobile

Accurate contact information will help ensure you receive important merger communications, new debit cards, activation codes, online banking verification messages, and other account-related notifications.

Updating your information can prevent unnecessary delays and make it easier to access your accounts when the transition occurs.

If you need to review or update your contact information, please contact us by phone at 304-623-4794 or stop by our office.

Thank you for helping us make this transition successful!