

## TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:								
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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
<b>Share/Savings</b>	\$50.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	\$5.00	\$5.00	\$50.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Special</b>	/	Monthly	Monthly	—	—	-	Average Daily Balance	Account limitations apply.
<b>Christmas Club</b>	/	Monthly	Monthly	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
<b>Vacation Club</b>	/	Monthly	Monthly	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
<b>IRA Savings</b>	\$0.01 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	\$200.00	\$500.00	\$500.00	Average Daily Balance	Account limitations apply.
<b>Student Checking</b>	/	Monthly	Monthly	—	—	\$1,000.00	Average Daily Balance	Account limitations apply.

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
<b>Money Market Insured Checking</b>	\$2,000.00 to \$9,999.99 /	Monthly	Monthly	—	—	\$2,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$10,000.00 to \$24,999.99 /							
	\$25,000.00 to \$74,999.99 /							
	\$75,000.00 to \$149,999.99 /							
	\$150,000.00 or greater /							
<b>Check Plus</b>	/	Monthly	Monthly	—	\$500.00	—	Average Daily Balance	Account limitations apply.
<b>Check Free</b>	—	—	—	—	—	—	—	Account limitations apply.

#### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Share/Savings, Special, Christmas Club, Vacation Club, IRA Savings, Student Checking, Money Market Insured Checking, and Check Plus accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Share/Savings, IRA Savings, and Money Market Insured Checking accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. INTEREST COMPOUNDING AND CREDITING** — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

**3. ACCRUAL OF INTEREST** — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share/Savings, Special,

Christmas Club, Vacation Club, IRA Savings, Student Checking, Money Market Insured Checking, and Check Plus accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest. However, for Christmas Club accounts, any accrued interest will be paid if you close the account within seven (7) days of the date you open it.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share/Savings 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/Savings, IRA Savings, and Check Plus accounts, there is a minimum average daily balance required to avoid a service fee for the crediting period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share/Savings, Special, IRA Savings, Student Checking, and Money Market Insured Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in

the account for the crediting period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**5. ACCOUNT LIMITATIONS** — For Share/Savings accounts, you may make three (3) withdrawal(s) from your account each month. If you exceed this limitation, your account may be closed and/or you will be charged a fee as disclosed in the Fee Schedule. For Share/Savings accounts, you may make no more than one (1) transfer or withdrawal 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, or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Special, Christmas Club, Vacation Club, and IRA Savings accounts, all withdrawals or transfers must be made in person or by phone contact with the Credit Union employee. For Christmas Club accounts, the entire balance will be available for withdrawal between November 1 and January 31 and the account will remain open. For Money Market Insured Checking 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 Money Market Insured Checking accounts, no more than three (3) checks or preauthorized transfers may clear per month. For Vacation Club accounts, you may make one (1) withdrawal(s) from your account each quarter. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Student Checking accounts, you may clear ten (10) checks per month. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. For Check Plus and Check Free accounts, you may make three (3) automatic overdraft transfers per month from savings. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. For Check Free accounts, you must have direct deposit to avoid a service fee.

**6. 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 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 Fee Schedule 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.

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

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$1.00

**8. RATES** — The rates appearing with this Schedule are accurate as of the effective 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.

**9. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

