

# 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	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 Savings	/ \$25.00 to \$199.99 / \$200.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25.00	\$200.00	Average Daily Balance	Account transfer limitations apply.
Special Savings	/ \$199.99 or below / \$200.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	----	----	----	Average Daily Balance	Account transfer limitations apply.
IRA Savings	/ \$199.99 or below / \$200.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	----	----	----	Average Daily Balance	Account transfer limitations apply.

<b>Premier Money Market</b>	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account transfer limitations apply.
	\$1,000.00 to \$9,999.99								
	/								
	\$10,000.00 to \$24,999.99								
	/								
\$25,000.00 to \$49,999.99									
<b>No Longer Offered</b>	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account transfer limitations apply.
	\$1,000.00 to \$9,999.99								
	/								
	\$10,000.00 to \$24,999.99								
	/								
\$25,000.00 to \$49,999.99									
<b>Basic Checking</b>	/	----	----	----	\$25.00	----	----	----	----
<b>No Longer Offered</b>	/	----	----	----	\$25.00	----	----	----	----
<b>Next Step Checking</b>	/	----	----	----	\$25.00	----	----	----	----
<b>Checking Plus</b>	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$500.00	\$1,000.00	Average Daily Balance	----
	\$0.01 to \$999.99								
	/								
	\$1,000.00 to \$4,999.99								
	/								
\$5,000.00 to \$9,999.99									
	\$10,000.00 or greater								

### 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 Share Savings, Special Savings, IRA

Savings, Premier Money Market, and Checking Plus accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Share Savings accounts are tiered rate accounts. If your average daily balance is from \$25.00 to \$199.99,

the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$200.00 to \$999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$1,000.00 to \$4,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the fourth dividend rate and annual

percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Special Savings accounts are tiered rate accounts. If your average daily balance is \$199.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$200.00 to \$999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$1,000.00 to \$4,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The IRA Savings accounts are tiered rate accounts. If your average daily balance is \$199.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$200.00 to \$999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$1,000.00 to \$4,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Premier Money Market accounts are tiered rate accounts. If your average daily balance is from \$1,000.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000.00 to \$99,999.99, the fourth dividend rate and annual

percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Checking Plus accounts are tiered rate accounts. If your average daily balance is from \$0.01 to \$999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$1,000.00 to \$4,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. 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, Premier Money Market, and Checking Plus accounts, there is a minimum average daily balance required to avoid a service fee for the dividend 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, Premier Money Market, and Checking Plus accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend 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, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend 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.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Special Savings, IRA Savings, Premier Money Market, 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 Share Savings accounts, 6 teller withdrawals permitted per quarter before incurring excessive withdrawal fee. For Basic Checking, Next Step Checking, and Checking Plus 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 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 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$5.00

<b>FEE SCHEDULE</b>	
<b>Share Savings Account Fees</b>	
Minimum Balance Fee	\$3.00/Month if minimum balance of \$25.00 is not met. This fee will be waived during the first six months your account is open and for account holders under age 18
Excessive Withdrawal	\$1.00/Withdrawal in excess of six (6) per quarter
Closed within 90 days Fee	\$5.00/Account if account is closed within 90 days of opening. You may not reopen your account within 90 days of closing.
<b>Money Market Savings Account Fees</b>	
Minimum Balance Fee	\$3.00/Month if minimum balance of \$1,000.00 is not met
<b>Next Step Checking Account Fees</b>	
Maintenance Fee	\$10.00/Month
<b>Checking Plus Fees</b>	
Maintenance Fee	\$6.00/Month if minimum balance of \$500.00 is not met
<b>Other Service Fees</b>	
Stop Payment Fee placed on Audio Response or Home Banking	\$15.00/Item
Stop Payment Fee	\$30.00/Request
Check Printing Fee	Prices may vary depending upon style. "We Belong to You" Style is offered free.
Replace Card Fee	\$15.00/Card
Account Reconciliation	\$15.00/Hour \$10.00 minimum
Foreign Item Fee	\$15.00/Copy
Document Copy Fee	\$2.00/Copy
Deposited Item Return Fee	\$30.00/Item
Items Sent for Collection	\$30.00/Item
Wire Transfer Fee (Incoming)	\$15.00/Transfer \$30.00/International Wire
Wire Transfer Fee (Outgoing)	\$15.00/Transfer \$30.00/International Wire
Cashier's Check	\$3.00/Check
Money Order	\$3.00/Item

Dormant Account Fee	\$60.00/One Time Fee if no member initiated activity for one year and we have received no communication from you about any of your accounts.
Transfer Fee	\$3.00/Automatic Overdraft Protection transfer from a share or loan to a checking account. This fee will be applied to our checking account(s).
Overdrawn Fee	\$30.00/Item any item presented for which there were insufficient funds available
Courtesy Pay Fee	\$30.00/Item any insufficient item paid by overdraft privilege
Bad Address Fee	\$2.00/Month until corrected

The rates and fees 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 and fee information on your accounts, please call the Credit Union.

