

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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	\$300.00 to \$499.99 / \$500.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	—	\$300.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	\$100.00 to \$1,000.00 / \$1,000.01 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Children Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Additional Share	\$100.00 to \$10,000.00 / \$10,000.01 or greater	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Possibilities	\$100.00 to \$1,000.00 / \$1,000.01 or greater	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$300.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings	\$750.00 to \$10,000.00 / \$10,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$750.00	—	\$750.00	Daily Balance	Account transfer and withdrawal limitations apply.
Checking	—	—	—	—	—	—	—	—	—
Prime Times Checking	—	—	—	—	—	—	—	—	—
Rewards Checking	\$0.00 to \$100.00 / \$100.01 or greater	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 Share Savings, IRA Savings, Children Share Savings, Additional Share, Possibilities, Money Market Savings, and Rewards Checking 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. Share Savings, IRA Savings, Additional Share, Possibilities, Money Market Savings, and Rewards Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend 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 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. For Share Savings, IRA Savings, Children Share Savings, Additional Share, Possibilities, Money Market Savings, and Rewards Checking accounts, 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 or Children 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, Possibilities, and Money Market Savings 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 period, you will not earn the annual percentage yield stated 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.

**6. ACCOUNT LIMITATIONS** — For Share Savings, IRA Savings, Children Share Savings, Additional Share, Possibilities, and Money Market Savings 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 Checking, Prime Times Checking, and Rewards Checking accounts, no account limitations apply.

**7. ROUND UP SAVINGS** — a) When you enroll in the Round Up Savings program, the Credit Union will round up the amount of any debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your Round Up Savings account. b) The Credit Union will aggregate the rounded up amounts from purchases that post and settle your checking account each business day and make a single transfer at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, the Credit Union will not round up purchases posted on that business day and will cancel the daily round up transfer for that day. c) If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round up transfer will remain in your Round Up Savings account. Credit transactions or adjustment transactions will not be rounded up. d) The Credit Union reserves the right to cancel or modify the Round Up Savings program at any time.

**8. REWARDS CHECKING ACCOUNTS** — For Rewards Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet

the minimum qualification requirements, you must: 1) make 12 debit card purchases that post and settle your account; 2) be enrolled to receive e-statements; 3) log into online banking one time; 4) have a minimum of at least \$1,000.00 in direct deposits to your Rewards Checking account. If you meet these qualifications, we will refund up to \$10.00 in ATM fees. ATM refunds will be paid on the last business day of the month. Business days are defined as Monday through Saturday (excluding Federal Holidays). The monthly qualification cycle is defined the first calendar day to last calendar day of the current month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, ATM fees will not be refunded to you and dividends will not be paid.

**9. 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.

**10. 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	\$10.00
Number of Shares Required	1
Membership Fee	\$5.00

**11. 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.

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

