

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Regular Share Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00 – Single Membership; \$10.00 – Joint Membership	—	\$100.00	Daily Balance	Account transfer limitations apply.
Kirby Kangaroo Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer limitations apply.
Trust Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer limitations apply.
Custodial Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer limitations apply.
Appreciation Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$2,500.00	\$2,500.00	\$100.00	Daily Balance	Account transfer limitations apply.
Holiday Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Escrow Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Special Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer limitations apply.
Traditional IRA Accumulator Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer limitations apply.
Roth IRA Accumulator Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer limitations apply.
Coverdell Education Accumulator Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer limitations apply.
Share Draft Checking Accounts	/	—	—	—	\$1.00	—	—	—	—

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 Regular Share, Kirby Kangaroo Club,

Trust, Custodial, Holiday Savings, Escrow Savings, Special Savings, Traditional IRA Accumulator, Roth IRA Accumulator and Coverdell Education Accumulator accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Appreciation 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 rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Appreciation** account is a Tiered Rate account. If your Daily Balance is from \$100.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your 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 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 Daily Balance is \$50,000.00 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 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 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. However, for Holiday Savings 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 at least the par value of one full share in a primary share account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Appreciation accounts, there is a minimum Daily Balance required to avoid a service fee for the calendar month. If the minimum daily balance is not met during each day of the calendar month, there will be a service fee as stated in the Fee Schedule. For Regular Share, Kirby Kangaroo Club, Trust, Custodial, Appreciation, Holiday Savings, Escrow Savings, Special Savings, Traditional IRA Accumulator, Roth IRA Accumulator and Coverdell Education Accumulator accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance 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 on the Rate Schedule, dividends are calculated by

applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Regular Share, Kirby Kangaroo Club and Appreciation 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 Trust, Custodial, Holiday Savings, Escrow Savings, Special Savings, Traditional IRA Accumulator, Roth IRA Accumulator and Coverdell Education Accumulator accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Escrow Savings accounts, you will be charged a fee as disclosed in the Fee Schedule for any withdrawals made for other than the payment of taxes or insurance. For Holiday Savings accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. For Holiday Savings accounts, if you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Draft Checking 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 Fees Schedule for the 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.

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

