

## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION 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	
Regular Share Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Trust Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Custodial Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Appreciation Accounts	\$100.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	\$2,500.00	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Designated Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA Accumulator Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Roth IRA Accumulator Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Coverdell Education Accumulator Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Health Savings Transaction Accounts	\$5.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account limitations apply.
Basic and Benefits Checking Accounts	—	—	—	—	\$1.00	—	—	—	—
New Leaf Checking Accounts	—	—	—	—	\$1.00	—	—	—	Account limitations apply.
Bill Pay Checking Accounts	—	—	—	—	\$1.00	—	—	—	Account limitations apply.

## 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, Youth, Trust, Custodial, Holiday Savings, Designated Savings, Traditional IRA Accumulator, Roth IRA Accumulator, Coverdell Education Accumulator, and Health Savings Transaction 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 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. Appreciation and Health Savings Transaction 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 Regular Share, Youth, Trust, Custodial, Appreciation, Holiday Savings, Designated Savings, Traditional IRA Accumulator, Roth IRA Accumulator, Coverdell Education Accumulator, and Health Savings Transaction Accounts, 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 the minimum required share(s) in a Primary Share 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 Appreciation Accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not

met during each day of the calendar month, you will be charged a service fee as stated in the Fee Schedule. For Regular Share, Youth, Trust, Custodial, Appreciation, Holiday Savings, Designated Savings, Traditional IRA Accumulator, Roth IRA Accumulator, Coverdell Education Accumulator, and Health Savings Transaction 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 Regular Share, Youth, Trust, Custodial, Appreciation, and Designated 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, the item will be returned and your account may be subject to a return fee if applicable. For Holiday Savings Accounts, all but the minimum balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Holiday Savings 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 Trust, Accounts, you cannot make withdrawals using an ATM, Audio, or Online Banking. Other limitations may apply based on trust documents. For Custodial Accounts, you cannot make withdrawals using an ATM, Audio or Online Banking. Only custodian can perform transactions or close account. For Appreciation Accounts, your account cannot be accessed through an ATM without your request. For Holiday Savings, Traditional IRA Accumulator, Roth IRA Accumulator, and Coverdell Education Accumulator Accounts, you cannot make withdrawals using an ATM, Audio, or Online Banking. For Health Savings Transaction Accounts, you cannot make deposits using an ATM, Audio, or Online Banking. For New Leaf Checking Accounts, paper checks and Courtesy Pay are not available. Your account will be closed if you have a total of four returned items and/or occurrences of going negative in a three month period. For Bill Pay Checking Accounts, a debit card is not available. For Basic and Benefits 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 card transaction (if member has consented to Extended Courtesy Pay 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 a Courtesy Pay 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 Extended Courtesy Pay 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 Extended Courtesy Pay 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 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 information on your accounts, please call the Credit Union.

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

