

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 to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Savings/CU Saver Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club	/	Annually	Annually	Annually (Calendar)	—	—	—	Daily Balance	Withdrawal limitations apply.
<input type="checkbox"/> Regular Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Money Market									
\$1,000.00 to \$10,000.00	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Daily Balance	Account transfer limitations apply.
\$10,000.01 to \$50,000.00	/								
\$50,000.01 to \$100,000.00	/								
\$100,000.01 or greater	/								
<input type="checkbox"/> Checking	/	—	—	—	—	—	—	—	—
<input type="checkbox"/> Bonus Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Essential Checking	/	—	—	—	—	—	—	—	—

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 Savings/CU Saver Club and Regular Club accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the dividend rate and annual percentage yield may change annually as

determined by the Credit Union's Board of Directors. For Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Bonus 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 yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Money Market account is a tiered rate account. If your daily balance is from \$1,000.00 to \$10,000.00, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.01 to \$50,000.00, the

second dividend rate and range of annual percentage yields listed for this account will apply. If your daily balance is \$50,000.01 to \$100,000.00, the third dividend rate and range of annual percentage yield listed for this account will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. If your daily balance is from 100,000.01 or greater, the fourth dividend rate and range of annual percentage yield listed for this account will apply.

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 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 Christmas Club 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 (1) full share in a Savings/CU Saver 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 Savings/CU Saver Club and Money Market 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 Savings/CU Saver Club, Regular Club, and 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 15 and the account will remain open. You may not make withdrawals from your Christmas Club accounts at any other time. If you wish to access the funds in your Christmas Club accounts, you may close it. If you close your Christmas Club accounts, you will be charged a fee of all accrued, uncredited dividends. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money Market accounts, the minimum withdrawal amount is \$250.00. Once a Christmas Club account is closed a new one may not be opened for ten (10) months from the closure date. For Checking, Bonus Checking, and Essential 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 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.

The rates and fees appearing with this Schedule or any other Schedule provided with this Disclosure 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.

