entrust FINANCIAL CREDIT UNION
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Effective Date:
1/05/2016
Maturity Date:

TRUTH-IN-SAVINGS DISCLOSURE

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	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Share Certificate**			Fixed	$500.00	Quarterly/Monthly	Quarterly/Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
☐ 6 Month	0.50%	0.50%								
☐ 12 Month	0.80%	0.80%								
☐ 18 Month	0.85%	0.85%								
☐ 24 Month	1.05%	1.05%								
☐ 36 Month	1.40%	1.41%								
☐ 60 Month	1.80%	1.81%								
☐ **Jumbo Share Certificate**			Fixed	$97,000.00	Quarterly/Monthly	Quarterly/Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
☐ 6 Month	0.55%	0.55%								
☐ 12 Month	0.85%	0.85%								
☐ 18 Month	0.90%	0.90%								
☐ 24 Month	1.10%	1.11%								
☐ 36 Month	1.45%	1.46%								
☐ 60 Month	1.85%	1.86%								

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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — The minimum balance requirements applicable to each account are set forth in the Rate Schedule. 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 stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the daily balance method, which applies a periodic rate to the balance in the account each day.

5. 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, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

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7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw from your account before the maturity date.

AMOUNT OF PENALTY — Penalty for early withdrawal is 90 days' dividends on the amount withdrawn for terms of 12 months and under. The penalty for early withdrawal on terms over 12 months is 180 days.

HOW THE PENALTY WORKS — The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES — At our option, we may pay the account before maturity without imposing an early withdrawal penalty, when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

SHARE VALUE	
Par Value of One Share	$5.00

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

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency