

## 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	
Share Savings Accounts	<b>See Separate Rate Schedule</b>	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Minor Savings Accounts		Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Accounts		Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Money Fund (Traditional and Roth)		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	See IRA Account Disclosures.
Free Checking Accounts		—	—	—	\$25.00	—	—	—	—
Dividend Checking Accounts		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Sensible Spend Accounts		—	—	—	—	—	—	—	See Fee Schedule

### 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, Minor Savings, Money Market, IRA Money Fund, and Dividend 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. The Share Savings, Minor Savings, Money Market, and IRA Money Fund 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. 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 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 Money Market accounts, there is a minimum daily balance required to avoid a service fee for the

dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Share Savings and Minor Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Minor Savings, 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 monthly statement cycle 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, be closed or changed to a Share Draft account. No account limitations apply to Free Checking, Dividend Checking, and Sensible Spend accounts.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees may be imposed each time we pay a transaction that exceeds the available balance in your account, such as checks and other transactions made using your checking account number, automatic bill payments and ACH transactions. We may also pay one-time debit card transactions that exceed your available balance and charge you an overdraft fee if you have opted-in for overdrafts to be paid for such transactions. Overdraft services and fees are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit.

We use the available balance in your account to determine whether there are sufficient funds to pay transactions received. Your available balance may be less than the account balance shown on your statement, since funds that are subject to a hold or otherwise unavailable for withdrawal are not included in your available balance. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account.

**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 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.

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

**National Credit Union Share Insurance Fund.** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

