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## 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	See Separate Rate Schedule	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.
TUTMA 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	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Money Fund (Traditional, Roth, Conduit, Roth Conversion)		Quarterly	Quarterly	Quarterly (Calendar)	\$50.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
The Works® Checking Accounts		Monthly	Monthly	Monthly (Calendar)	\$25.00	\$500.00	\$500.00	Daily Balance	—
50 Gold Checking Accounts		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	—
Free Checking Accounts		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
mY generation Checking Accounts	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—	

### 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 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, TUTMA Savings, Money Market, IRA Money Fund, The Works® Checking, and 50 Gold Checking 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. The **mY generation Checking** account is a Tiered Rate account. If your Daily Balance is \$25,000.00 or below AND you meet all of the following minimum service requirements during the statement cycle, the first



Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule you receive with this disclosure will apply: a) you post and clear at least 12 debit card transactions (excluding transactions at ATMs); b) you post and clear one direct deposit or ACH debit made to your mY generation Checking Account; c) you access Online Banking during the monthly qualification cycle; d) you receive an e-Statement. If your balance is greater than \$25,000.00 and you meet all of the minimum service requirements, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a statement cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account and your ATM fees will NOT be refunded.

**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 and The Works® Checking 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 Service Fee brochure. For Share Savings, Minor Savings, TUTMA Savings, Money Market, IRA Money Fund, The Works® Checking, and 50 Gold Checking 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, TUTMA Savings, Money Market, and IRA Money Fund 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 Money Market accounts, if you exceed these limitations, we reserve the right to close the account and transfer the funds to a Share Draft account. For The Works® Checking, 50 Gold Checking, Free Checking, and mY generation 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 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 card 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.

**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).

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

