

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE 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	See Section 6
<input type="checkbox"/> Regular Share Account	/	Daily	Monthly	Monthly (calendar)	\$5.00	----	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply
<input type="checkbox"/> Super Share Account	/	Daily	Monthly	Monthly (calendar)	\$2,500.00	----	\$2,500.00	Average Daily Balance	Account transfer limitations apply
<input type="checkbox"/> IRA Account	/	Daily	Monthly	Monthly (calendar)	\$5.00	----	\$5.00	Average Daily Balance	----
<input type="checkbox"/> Christmas Club Account	/	Daily	Monthly	Monthly (calendar)	\$5.00	----	\$5.00	Average Daily Balance	Account withdrawal limitations apply
<input type="checkbox"/> School Club Account	/	Daily	Monthly	Monthly (calendar)	\$5.00	----	\$5.00	Average Daily Balance	Account withdrawal limitations apply
<input type="checkbox"/> Share Draft Account	/	Daily	Monthly	Monthly (calendar)	\$200.00	\$200.00	\$500.00	Average Daily Balance	----

TRUTH-IN-SAVINGS 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 **Super Share** account is a Tiered Rate account. If your account balance is \$5,000.00 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$5,000.01 to \$10,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$10,000.01 to \$25,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is greater than \$25,000.00, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once

a particular balance 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. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth 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, accrued dividends will not be

paid. However, for Christmas Club and School 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 full share in any account. The par value amount is stated in the Fee Schedule. 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 Share Draft accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For all accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the

full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. To keep membership account open, members must maintain a minimum balance of \$5.00.

6. Account Limitations. For Regular Share and Super Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after December 1st and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For a School Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after August 1 and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For Regular Share accounts, two (2) withdrawals per month are allowed, after which a fee will be imposed. For IRA and Share Draft accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

FEE SCHEDULE

Savings Account Fees

- Regular Share Account
Excessive Withdrawal \$ 1.00 per withdrawal
after two (2) withdrawals
per month
- Club Account Withdrawal \$ 5.00 per withdrawal

Share Draft Account Fees

- Overdraft \$ 2.00 per item
- NSF \$ 25.00 per item
- Returned Item \$ 20.00 per item
- Stop Payment \$ 25.00 per request
- Share Draft Printing Prices may vary
depending upon style
- Share Draft Account
Monthly Service \$ 7.00 per month
if the minimum
balance is not
maintained
- Business Account
Monthly Service \$ 15.00 per month

Other Service Fees (applicable to all accounts)

- Account Reconciliation \$ 15.00 per hour
- Account Research \$ 15.00 per hour
- Statement Copy \$ 2.00 per copy
- Deposited Item Return \$ 20.00 per item
- Items Sent for Collection \$ 10.00 per item
- Wire (Incoming) No charge
- Wire (Outgoing Domestic) \$ 12.00
- Wire Transfer (Outgoing
Foreign) \$ 40.00 per transfer
- Travelers Checks for Two (2) \$.50 per \$100.00
- Inactive Account \$ 1.00 per month
up to one (1) year
and account under
\$100.00
- IRA Charged by CSG yearly
- Check Copy \$ 3.00

Electronic Funds Transfer Fees

- Nonproprietary ATM
Withdrawal/Transfer \$ 1.00
per transaction
- Debit Card Transaction no charge
- POS Service no charge

Share Value/Membership Fee

- Par Value of One Share \$ 5.00
- Membership \$ 5.00

The rates and fees appearing in this Schedule 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.

