



### 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	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings (01)	Monthly	Monthly	Monthly (Calendar)	\$5.00	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Special Purpose Club (02)	Monthly	Monthly	Monthly (Calendar)	-----	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Share Draft (05)	-----	-----	-----	-----	-----	-----	-----	-----
Loan Payment Savings (09)	Monthly	Monthly	Monthly (Calendar)	-----	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Christmas Club (10)	Monthly	Monthly	Monthly (Calendar)	-----	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Vacation Club (11)	Monthly	Monthly	Monthly (Calendar)	-----	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Kids Only Savings (12)	Monthly	Monthly	Monthly (Calendar)	\$5.00	-----	-----	Daily Balance	-----
Money Market Savings (15)	Monthly	Monthly	Monthly (Calendar)	-----	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Money Market Traditional IRA (17)								
Money Market Roth IRA (18)	Monthly	Monthly	Monthly (Calendar)	-----	-----	\$50.01	Daily Balance	Account transfer limitations apply.
Money Market Educational IRA (19)								

**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, Special Purpose Club, Loan Payment Savings, Christmas Club, Vacation Club, Money Market Savings, Money Market Traditional IRA, Money Market Roth IRA, and Money Market Educational IRA accounts, the dividend rate and annual percentage yield may change monthly 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 Money Market Savings, Money Market Traditional IRA, Money Market Roth IRA, and Money Market Educational IRA accounts are tiered rate accounts. If your daily balance is from \$50.01 to \$1,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,000.00 to \$19,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$20,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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 Traditional IRA, Money Market Roth IRA, Money Market Educational IRA, Share Savings, Loan Payment Savings, Christmas Club, Vacation Club, Special Purpose Club, and Money Market Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement 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 in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Special Purpose Club, Loan Payment Savings, Christmas Club, Money Market Savings, Money Market Traditional IRA, Money Market Roth IRA, and Money Market Educational IRA 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 1 and the account will remain open. You may make two (2) additional withdrawals per year from your Christmas Club account. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, you may make six (6) withdrawals from your account per year. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. For Money Market Traditional IRA, Money Market Roth IRA, and Money Market Educational IRA accounts, there is no penalty for early withdrawals within 14 days with a written notice. For Share Draft and Kids Only Savings 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.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$5.00

The rates and fees 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 and fee information on your accounts, please call the Credit Union.