

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration 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 – SHARE ACCOUNTS AND SHARE DRAFT ACCOUNTS

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	See Paragraph 6
<input type="checkbox"/> Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$105.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share <input type="checkbox"/> Roth IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$105.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Money Market Share <input type="checkbox"/> Money Market IRA <input type="checkbox"/> Money Market Roth IRA	/	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	—	\$5,000.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Withdrawal limitations apply.
<input type="checkbox"/> Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Withdrawal limitations apply.
<input type="checkbox"/> 10 Month Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Withdrawal limitations apply.
<input type="checkbox"/> Money Market Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	—	\$5,000.00	Average Daily Balance	Transactions required.
<input type="checkbox"/> Dividend Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Average Daily Balance	Maximum \$2,000.00 — Transaction required.

## 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 yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

**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 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. However, for Christmas Club, Vacation Club, and 10 Month 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 (1) full share in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For all accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated on the Rate Schedule, dividends are

calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For all Share 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 IRA Share and Roth IRA Share accounts, you may not make any preauthorized, automatic, or telephone transfers from your account at any time. 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 not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club accounts, you may close it. If you close your Christmas Club account, you will be charged a fee as stated 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, three (3) withdrawals are allowed from this account annually. A fee as stated in the Fee Schedule will be charged. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For 10 Month Club accounts, we will apply the balance in your account to your shares July 1 and August 1 and your account will remain open. If you wish to access the funds in your 10 Month Club account, you may close it. If you close your 10 Month Club account, 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. Account limitations apply for Money Market Share Draft and Dividend Checking accounts. Monthly transactions are required either by check clearings or debit cards. For dividend checking accounts, dividends will be paid up to \$2,000.00.

**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

FEE SCHEDULE	
SHARE ACCOUNT FEES	
Excessive Withdrawal	\$2.00 after 6 transactions
SHARE DRAFT ACCOUNT FEES	
Overdraft	\$2.00/Item
NSF	\$25.00/Item
Overdraft Privilege	\$25.00/Item
Returned Item	\$25.00/Item
Stop Payment	\$25.00/Request
OTHER SERVICE FEES	
Items Sent for Collection	\$25.00/Item
Wire Transfer (Outgoing)	\$10.00/Transfer
Western Union	\$10.00/Transfer
Money Order	\$1.50/Money Order
Account Reconciliation	\$10.00/Hour, \$10.00 minimum charge
Account Research	\$10.00/Hour, \$10.00 minimum charge
Mailed Statement	\$2.00/ per mailed statement
Statement Copy	\$2.00/Copy
Account Activity Printout	\$1.00/Printout
Deposited Item Return	\$25.00/Item
Legal Process	\$25.00
Dormant Account	\$25.00 charged after 1 year of inactivity
Photocopy	\$2.00/Copy
Fax:	
Outgoing	\$1.00/Fax
Incoming	\$1.00/Fax

Returned Mail	\$15.00/Month
VISA Gift Card	\$2.50/Card
VISA Travel Money Card	\$9.95/Card
VISA Travel Money Reload	\$4.95/Request
EFT FEES	
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Card Replacement	\$10.00/Request
PIN Reissue	\$2.50/Request
Debit Card Overdraft	\$2.00/Item
Currency Conversion	1% of amount
ACH Overdraft Privilege	\$25.00
Debit Overdraft Privilege	\$25.00
CLUB ACCOUNT FEES	
Christmas Club	\$10.00 early withdrawal fee
Vacation Club	\$10.00/Withdrawal after 3 annually
10 Month Club	\$10.00 early withdrawal fee

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.

