



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
Share Type 01 Accounts \$250.00 - \$4,999.99 \$5,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply
Share Type 04 Accounts \$250.00 - \$4,999.99 \$5,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply
<input type="checkbox"/> Little Saver Accounts <input type="checkbox"/> Jr. Saver Accounts <input type="checkbox"/> Teen Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply
Christmas Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply
Vacation Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply
Accumulative Individual Retirement Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply
Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	---	---	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply
Share Draft Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	Account withdrawal limitations apply
Business Checking Accounts \$5,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 or greater	/	Monthly	Monthly	Monthly (calendar)	---	---	\$5,000.00	Daily Balance	Account withdrawal limitations apply

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 except Money Market and Business Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market accounts, the Dividend Rate and Annual Percentage Yield may change on the first day of each month to reflect changes in the

U.S. Treasury Security Adjusted to a One-Year Constant Maturity as of the 15th day of the prior calendar month, to which we will add a margin of 0.75%. For Business Checking accounts, the Dividend Rate and Annual Percentage Yield may change on the first day of each month to reflect any change in the Prime Rate as published in the "Money Rates" section of the Wall Street Journal on the 15th day of the prior month (index), to which we add a margin that is based on the balance in your account. If your balance falls within the range from \$5,000.00 to \$24,999.99, the margin added to the index will be -3.50%. If your balance falls within the range from \$25,000.00 to \$99,999.99, the margin added to the index will be -3.00%. If your balance is \$100,000.00 or greater,

the margin added to the index will be -.250%. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. **Share Type 01, Share Type 04 and Business Checking accounts** are Tiered Rate accounts. The balance ranges, Dividend Rates and Annual Percentage Yields applicable to each tier are listed in the Rate Schedule. 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 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.

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 stated in the Rate Schedule. For Share Type 01, Share Type 04, Little Saver, Jr. Saver, Teen Club, Christmas Club, Vacation Club, Accumulative Individual Retirement, Money Market, and Business Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance 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 on 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 Type 01, Share Type 04, Little Saver, Jr. Saver, Teen Club, Christmas Club, Vacation Savings and Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account 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 Accumulative Individual Retirement accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, at account opening you may choose to have the entire balance in your account transferred to your savings or checking account on or after October 1st and the account will remain open. Alternatively, you may choose to have the entire balance remain in your Christmas Club rather than having it transferred to another account of yours each year. At our discretion, you may be required to provide a minimum of 24 hours advance notice of a cash withdrawal in excess of \$5,000.

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

CHECKING ACCOUNT FEES	
Overdraft Fee	
NSF Check Returned (except for ETA SM Accounts)	
NSF Item Paid	
ETA SM Accounts NSF	
Stop Payment Fee	
ACH Stop Payment	
Share Draft Printing	
Photocopies of Share Drafts	
Reconciling Share Draft Account Fee	
Cancelled Share Draft Back	
Returned Statement Fee	
OTHER SERVICE FEES	
Account Reconciliation	
Statement Copy Fee	
Wire Transfer Fee (Incoming)	
Wire Transfer Fee (Outgoing)	
Money Order	

Travelers Check	
Travelers Check for Two	
Account Closure Fee	
Inactive Account Fee	
Dormant or Escheatable Accounts after 5 years	
Use of Fax	
Photocopies	
History Printouts	
Gift Cheques	
Official Credit Union Checks	
Returned Item Fee	
Returned Item (3 rd Party) Fee	
Ach Returned Item Fee	
Coupon Bond Redemption	
EFT FEES	
Five (5) ATM withdrawals per month without a charge; a fee of \$0.75/withdrawal will apply thereafter	
Replacement Card	
Debit Card Fee	
ELECTRONIC TRANSFER ACCOUNTS (ETA SM)	
NSF Fee	
SHARE VALUE	
Par Value of One Share	

The rates and fees appearing in this Schedule are accurate and effective 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 at (814) 266-4987.

