

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 – SHARE ACCOUNTS AND 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
Share/Loan		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Share (17 and under)		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Premier Share		Monthly	Monthly	Monthly (Calendar)	\$20,000.00	\$20,000.00	\$20,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Health Savings		Monthly	Monthly	Monthly (Calendar)	\$50.00	\$750.00	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Premier Draft		Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	—
You Earned it Draft (62 and over)		Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00	Average Daily Balance	Account transfer and 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 Share/Loan, Youth Share (17 and under), Health Savings, Premier Draft, and You Earned It Draft (62 and over) accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors.

For Premier Share accounts, the dividend rate and annual percentage yield may change monthly and is based on changes in the Wall Street Journal Prime Rate to which we add a margin of 4.25% to 4.50% percentage points (the margin added will depend on your balance). The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Premier Share** account

is a tiered rate account. If your average daily balance is from \$20,000.00 to \$49,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$50,000.00 to \$74,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$75,000.00 or greater, the third 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. The **Premier Draft** and **You Earned It Draft (62 and over)** accounts are tiered rate accounts. If your average daily balance is from \$0.00 to \$499.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$500.00 to \$2,499.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$2,500.00 to \$9,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the fourth dividend rate and annual

percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 or greater, the fifth 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 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 the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. Share/Loan, Youth Share (17 and under), Health Savings, Premier Draft, and You Earned It Draft (62 and over) 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 during the dividend period, there will be a service fee as stated in the Rate Schedule. For Premier Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Rate Schedule. For Premier Share, Health Savings, Premier Draft, and You Earned It Draft (62 and over) 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 Share/Loan, Youth Share (17 and under), Premier Share, Health Savings, and You Earned It Draft (62 and over) 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 Premier Draft 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) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

The rates and fees appearing with 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.

