

## TRUTH-IN-SAVINGS DISCLOSURE

### EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 to Calculate Dividends	
Share Savings	\$250.00 to \$5,000.00 / \$5,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$250.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$250.00	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Junior Partner Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	—	—	—	—	—	—	—	—	—

### 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Share Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts,

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. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Share 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 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 Share Savings 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 requirement is not met, you will not earn the annual percentage yield stated



in the Rate Schedule. For IRA Share 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 period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in 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 principal in the account for each day of the period and dividing that figure by the number of days in the period. 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, Holiday Share, IRA Share, and Junior Partner 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 Holiday Share accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Holiday Share account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Savings accounts, you may make ten (10) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Share 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 card 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card 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	\$5.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>GENERAL FEES</b>	
Account Activity Printout	\$3.00/Page
Account Reconciliation	\$30.00/Hour and \$30.00 minimum charge
Account Research	\$30.00/Hour and \$30.00 minimum charge
Address Change	\$5.00 per month after notice
Auto Title Lien Filing	\$30.00
Cashier's Check	\$3.00/Check (Credit Union checks cleared by the Credit Union)
Check Cashing	\$4.00 for members with less than a \$50.00 balance or without a qualified Credit Union service.
Check Copy	\$4.00/Copy
Coin Counting	5.00% of total (Member) 7.00% of total (Non-Member)
Deposit Item Return	\$15.00/Item
Dividend and Interest Look Up	\$2.00

Dormant Account	\$7.50/Month after 1 year
Fax (Incoming)	\$1.00/Page
Fax (Outgoing)	\$1.00/Page
Foreign Item Collection	\$10.00
Insurance Verification	\$3.00/Occurrence
International Wire	\$50.00/Transfer
Items Sent for Collection	\$50.00/Item
Loan Amortization Schedule	\$5.00
Loan Application	\$35.00 for applications made within 6 months of being denied credit
Loan Rewrite Without New Money	\$50.00
Loan Late Fee	\$25.00 or as disclosed
Legal Process (tax levies, summons)	\$50.00
Mail Receipt for Phone Transfer	\$1.00/Each
Money Order	\$2.00/Money Order
Mortgage Payoff From Third Party	\$10.00/Request
Non-Member Check Cashing	\$5.00
Notary Service	\$5.00
Phone Account History	\$3.00
Photocopy	\$0.25/Copy
Returned Statement	\$5.00/Each
Stamped "Certified" Check	\$5.00/Check
Statement Copy	\$5.00/Copy
Third Party Account Verification	\$5.00
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$17.50/Transfer
Stop Payment (Draft & ACH)	\$20.00/Request
<b>EFT FEES</b>	
ACH Overdraft	\$30.00/Item
ACH Stop Payment	\$20.00
International ACH Transaction	\$1.00/Transaction
<b>PLASTIC CARD FEES</b>	
Card Replacement	\$15.00
Card Rush Shipping	\$75.00
Charge for Withdrawals in Excess of Ten (10)	\$2.50
Debit Card Inactivity Fee	\$5.00/Month after 6 months of inactivity
Debit Card Overdraft	\$30.00
Nonproprietary ATM Withdrawal/Transfer	\$3.00

Phone Card Advance Processing	\$3.00/Request
Immediate Credit Card Payment	\$5.00/Request
International Transaction	1.00% of transaction
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Holiday Share</b> - Early Withdrawal	\$12.00/Occurrence
<b>Share Savings</b> - Excessive Withdrawal	\$1.00/Withdrawal after 10 per month
<b>Share Savings</b> - Early Account Closure	\$15.00 if account is closed before 1 year
<b>OVERDRAFT/NON-SUFFICIENT FUNDS</b>	
Overdraft Paid	\$30.00 (each submission/resubmission)
Overdraft Paid by Transfer	\$2.00 (each submission/resubmission)
Non-Sufficient Funds Return	\$30.00 (each submission/resubmission)

