

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 – SAVINGS/TRANSACTIONS 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	
Regular Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
Special Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Investment Plus	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Accumulative IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	—	—	Daily Balance	—
<input type="checkbox"/> Share Draft <input type="checkbox"/> Business Share Draft	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Gold Share Draft	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Premium Share Draft	/	Quarterly	Quarterly	Monthly (Calendar)	\$100.00	\$500.00	\$500.00	Daily Balance	—
Fresh Start Checking	—	—	—	—	\$50.00	—	—	—	Account 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 Regular Share, Christmas Club, Special Share, Share Draft/Business Share Draft, Gold Interest Share Draft, and Premium Interest Share Draft accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Investment Plus and Accumulative IRA accounts, the dividend rate and annual percentage yield may change at any time as determined by the Funds

Management Committee of 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.

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 Christmas Club account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas 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 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 set forth in the Rate Schedule. For Premium Interest Share Draft accounts, there is a minimum daily

