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## 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

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
Regular Share Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	\$5.00	—	Average Daily Balance	Account Transfer limitations apply
Share 02 Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer limitations apply
Life Savings Share Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer limitations apply
Holiday Club Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer limitations apply
Vacation Club Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer limitations apply
Spring Vacation Club Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer limitations apply
IRA Share Accounts	/	Monthly	Monthly	Monthly (calendar)	\$100.00	—	—	Average Daily Balance	Account Transfer limitations apply
Young Savers Club Accounts	/	Monthly	Monthly	Monthly (calendar)	\$10.00	—	—	Average Daily Balance	Account Transfer limitations apply
Escrow Accounts	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Average Daily Balance	Account Transfer limitations apply
Money Management Accounts	/	Monthly	Monthly	Monthly (calendar)	\$10,000.00	\$10,000.00	\$5.00	Average Daily Balance	Account Transfer limitations apply
Share Draft Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	—

### 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 monthly 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. The Money Management account is a Tiered Rate account. If your Average Daily Balance is from \$5.00 to \$9,999.99, 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 \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$25,000.00 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.

**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 the regular share 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 Regular Share and Money Management 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 Fee 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 Regular Share, Share 02, Life Savings Share, Holiday Club, Vacation Club, Spring Vacation Club, IRA Share, Young Savers Club and Money Management 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 Club accounts, the entire balance will be transferred to another account of yours on or after October 1<sup>st</sup> and the account will remain open. For Vacation Club accounts, the entire balance will be available for withdrawal on or after July 1<sup>st</sup> and the account will remain open. For Spring Vacation accounts, the entire balance will be available for withdrawal on or after April 1<sup>st</sup> and the account will remain open. For Escrow accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. Withdrawals will be made by the credit union on your behalf only for the purposes of paying taxes and insurance when due. 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 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. Bonus.** For Young Savers Club accounts, you will be paid \$10.00 as a bonus for increasing your account balance by \$10.00 each month during the club period from January 1<sup>st</sup> to December 31<sup>st</sup> (club card must be stamped for each month and returned to the credit union by the end of the club period).

## FEE SCHEDULE

### Service Fees (may apply to all accounts)

• Overdraft Transfer .....	\$ 5.00/Item
• Return Check/NSF .....	\$ 30.00/Item
• Stop Payment .....	\$ 30.00/Request
• Share Draft Copy .....	\$ 2.00/Item
• Share Draft Printing .....	Cost varies by style
• ATM/Debit Card Reissue .....	\$ 15.00
• Lost/Damaged ATM Debit Card Replacement .....	\$ 5.00
• MasterMoney Transaction Copy ...	\$ 4.00/Copy
• Expedited MasterMoney Card .....	Prices vary by delivery method
• Share Account Excessive Withdrawal .....	\$ 5.00/Withdrawal (after six (6) preauthorized, automatic, or telephone transfers per month)
• Share Account Minimum Balance ..	\$ 5.00, if the share balance falls below the \$5.00 minimum par value requirement to maintain membership on the last day of the month
• Money Management Service Fee ..	\$20.00/Month If minimum balance is not met
• Money Management Early Closure .....	\$ 20.00 If account is closed within ninety (90) days of account opening

• Money Management Excessive Withdrawal .....	\$ 10.00/Withdrawal (after six (6) preauthorized, automatic, or telephone transfers to another account or to a third party in any month, and more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party.)
• ATM Withdrawal .....	\$ 1.00/Withdrawal (after the 10th withdrawal)
• Account Reconciliation .....	\$ 10.00/Hour
• Money Order .....	\$ 1.00/Item
• Domestic Outgoing Wire .....	\$ 15.00/Transfer
• Cashier's Check .....	\$ 2.00/Check
• Return Deposit Item .....	\$ 10.00/Item
• Official Check .....	\$ 2.00/Check after one (1) free per day
• ACH/EFT NSF .....	\$ 30.00/Item
• ACH/EFT Stop Payment .....	\$ 30.00/Item
• Account History .....	\$ .50/Inquiry
• Account History Printout .....	\$ 1.00/Printout
• Statement Copy .....	\$ 1.00/Page
• Returned Mail .....	\$ 5.00/Occurrence
• Inactive Account .....	\$ 25.00/Year, after two (2) years inactivity and account balance is less than \$100.00
• International Outgoing Wire .....	\$ 35.00/Transfer
• Garnishment/Levy .....	\$ 25.00/Garnishment or Levy
• Gift Card .....	\$ 2.00/Card for members \$ 4.00/Per Card for non members
• Reloadable Prepaid Card .....	\$ 5.00/Card

### Share Value

• Par Value of One Share .....	\$ 5.00
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The rates and fees appearing in 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.

