

## 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	
Regular Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Savings	/	Annually	Annually	Annually (Noncalendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$100.00	Daily Balance	—
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
Special Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Loan Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	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 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 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. For Christmas Savings accounts, the dividend period is annual. For example, the first dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern.

**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

Christmas Savings 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 Regular Share Savings, Share Draft, Special Share Savings, and Loan Share Savings 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 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 Regular Share Savings, Special Share Savings, and Loan Share Savings 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 Christmas Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. If you withdraw from your Christmas Savings account, you will be charged a fee of all accrued dividends on the account and your account will be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Draft and IRA Share 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$1.00

**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 Closure	\$25.00 if account closed within first 3 months
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Deposit Item Return	
Drawn on Depositors account	\$20.00/Item
Drawn on account other than Depositors	\$5.00/Item
Garnishment	\$50.00/Request
Inactive Account	\$5.00/Month after 3 years
Legal Process (tax levies, summons)	\$50.00/Request
Statement Copy	\$1.00/Copy
Invalid Address	\$5.00/month
Return Mail	\$5.00
Stale Dated Teller Check	\$30.00/Item
Wire Transfer (Outgoing)	
Domestic	\$20.00/Transfer
International	\$40.00/Transfer
Copy of Interim Statement	\$3.00/Copy
Teller's Check Stop Payment	\$30.00/Item
Teller's Check (to third party)	\$5.00/Item after 1 per day
Special Handling	\$15.00/Item

IRA Transfer	\$25.00
Check Collection	\$15.00/Item
Courtesy Pay	\$20.00/Item
Verification of Deposit	\$5.00/Item
Quick Change Member	3.00% of deposit
Non-Member	10.00% of deposit
Abandoned Property Processing	\$30.00
Deposit of Rolled Coins	\$0.25/Roll after 10 rolls per day
<b>SHARE DRAFT ACCOUNT FEES</b>	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$20.00/Item (each submission/resubmission)
Stop Payment	\$20.00/Request
Photocopy of Cancelled Draft	\$1.00/Item
Overdraft Transfer	\$3.00/Transfer
<b>EFT FEES</b>	
ACH Overdraft	\$3.00/Item
Card Replacement	\$10.00/Card
ATM Balance Inquiry	\$1.00
ATM Transaction	\$1.00/Transaction after 8 per month
NSF	\$20.00/Item (each submission/resubmission)
Stop Payment	\$20.00/Request
Bill Pay	\$5.00/month
Account to Account Transfer (outgoing)	\$1.00/transfer

