

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration 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 Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	\$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Money Market	<input type="checkbox"/> / <input type="checkbox"/> / <input type="checkbox"/> /	Monthly	Monthly	Monthly (Calendar)	<input type="checkbox"/> \$25,000.00 <input type="checkbox"/> \$50,000.00 <input type="checkbox"/> \$75,000.00	<input type="checkbox"/> \$25,000.00 <input type="checkbox"/> \$50,000.00 <input type="checkbox"/> \$75,000.00	\$25,000.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Share Draft Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$300.00	Average Daily Balance	—
<input type="checkbox"/> 5 Star Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	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 Share, Christmas Club, IRA, and Share Draft Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For money Market and 5 Star Checking 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 yields as of the last dividend declaration date which is set forth in the Rate Schedule.

For 5 Star Checking accounts, you will earn dividends on your account if you meet the following minimum service requirements during the calendar month: a) have cumulative payroll direct deposits of at least \$200.00 into your account via ACH; b) have at least 2 bill pay or automatic ACH withdrawals from your account; c) have at least 12 signature or PIN-based debit card transactions in amounts, with a minimum of \$5.00 per transaction; (ATM withdrawals and cash advances are excluded) d) be registered for online banking; and e) be

enrolled in e-statements. If you do not meet all of these requirements during a calendar month, dividends will not be paid for that period. However, your account will automatically earn dividends for the first calendar month after the account is opened regardless of whether all minimum service requirements are met.

**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 of dividends and dividend period applicable to each account are set forth 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 account before accrued dividends are credited, accrued dividends will not be paid. 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 Money Market accounts, there is a minimum daily balance required to avoid a fee for the dividend period. If the minimum daily balance is not met during the dividend period, there will be a fee as stated in the Fee Schedule. For Share, Christmas Club, IRA, Money Market, and Share Draft Checking there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For Share, Christmas Club, IRA, Money Market, Share Draft Checking, and 5 Star Checking accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal 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, Christmas Club, IRA, and Money Market 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 (electronic transfer or withdrawal). If you exceed these limitations, your account may be closed. In addition, Share accounts may be subject to a fee of \$25.00 for each electronic transfer or withdrawal after three (3) per month. Any electronic transfers or withdrawals from your Share account after six (6) per month will be returned and will be subject to a fee of \$25.00. For a Christmas Club account, the available balance will be transferred to your Share account on or after November 1 and the account will remain open. You may be charged a withdrawal fee of \$5.00 for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA accounts, a fee will be imposed for any withdrawal. For Money Market accounts, you may write no more than three (3) checks per month from this account. For Share Draft Checking and 5 Star Checking 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 card 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 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. BONUS** — For 5 Star Checking account, you will receive a reward of \$2.00 for each calendar month in which you meet the minimum service requirements as listed for this account in section 1 of this disclosure. If you do not meet all of the requirements during a calendar month, the reward will not be paid for that period. However, you will automatically receive the \$2.00 reward for the first calendar month after the account is opened regardless of whether all minimum service requirements are met.

You will also qualify for a one-time bonus payment of \$25.00 the first time you meet all of the 5 Star Checking minimum service requirements during a calendar month along with a loan rate discount of 0.25% off a new loan. Existing loans, mortgages and credit cards do not qualify. The loan application must be received after the 5 Star Checking account is opened and must meet the qualifiers in section 1 to receive the

discount. Loans are eligible for review at any time and the discount may be forfeited at any time during the life of the loan if the qualifiers are not met. This bonus offering may be discontinued at any time.

**9. 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	\$25.00
Number of Shares	1
Membership Fee	\$1.00

**10. RATES** — The rates and fees appearing with this Schedule are accurate and effective for accounts 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

<b>FEE SCHEDULE</b>	
<b>SHARE ACCOUNT FEES</b>	
NSF	\$25.00/Item
Share Account Excessive Withdrawal	\$1.00/Withdrawal after 2 withdrawals per month
Excessive Electronic Transfer/Withdrawal (includes Overdraft Transfer from Savings)	\$25.00/After 3 Electronic Transfers/Withdrawals from your savings account to another account of yours or a third party. Returned after 6 (will assess an additional \$25.00).
Christmas Club Early Withdrawal	\$5.00/Withdrawal
IRA Account Withdrawal	\$100.00/Withdrawal
Inactive Account	\$10.00/Month on share accounts with \$100.00 or less and no activity for 1 year
Money Market Fee	\$25.00/Month If minimum daily balance is not maintained.
<b>SHARE DRAFT CHECKING AND 5 STAR CHECKING ACCOUNT FEES</b>	
Overdraft Transfer from Savings (includes Excessive Electronic Transfer/Withdrawal from Savings)	\$25.00/Transfer after 3 transfers per month. Returned after 6 and will assess an additional \$25.00
NSF	\$25.00/Item
Pre-Authorized Debit NSF	\$25.00/Item
Stop Payment	\$30.00/Request
Share Draft Printing	Prices may vary depending upon style
Draft Copy	\$2.00/Copy
Special Statement	\$2.00/Statement
5 Star Checking	Entitles 1 overdraft fee refund per calendar year

<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Account Reconciliation/Research	\$20.00/Hour; minimum of 1 hour
Courtesy Pay	\$25.00/Item
Loan Payment over the phone via ACH from another Financial Institution	\$10.00
Statement Copy	\$2.00/Copy
Deposited Item Return	\$25.00/Item
International Wire	\$45.00/Item
Wire Transfer (Outgoing)	\$20.00/Transfer
Money Order	\$2.00/Money Order
Official Checks	\$5.00/3 <sup>rd</sup> party check
Pre-Authorized Debit NSF	\$25.00/Item
Incorrect Address	\$10.00/Month
Lien, Levy, or Garnishment Processing	\$75.00
Temporary Check Fee	\$4.00 for 4 checks. Waived if box of checks are ordered on the same day.
Account Reassignment	\$25.00/occurrence; waived once per year
Foreign Check Collection: Canada	\$25.00 plus \$5.00 per item
Foreign Check Collection: Other Countries	\$25.00 plus \$20.00 per item
Processing On-U's Check for Non-member	\$2.00/Item
Verification of Deposit, Account Verification	\$10.00
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
Foreign ATM Transaction	\$1.00/Transaction
Foreign ATM Inquiry	\$1.00/Inquiry
Lost/Stolen Card	\$15.00/Card
Expedited Card Shipment	\$50.00
Card Reactivation	\$25.00; waived once per year

