

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account limitations apply.
Vacation Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account limitations apply.
IRA Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$250.00	—	\$250.00	Average Daily Balance	—
Money Market	\$2,500.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Fresh Start Share Draft	—	—	—	—	\$50.00	—	—	—	—
Premium Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$50.00	Average Daily Balance	—
Basic Share Draft	—	—	—	—	\$50.00	—	—	—	—

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, Vacation Club, IRA Share, Money Market, and Premium Share Draft 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market 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 day the Credit Union receives provisional credit. For Share and Christmas Club accounts, 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 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 average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share, Christmas Club, Vacation Club, IRA Share, Money Market, and Premium Share Draft 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 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.

6. ACCOUNT LIMITATIONS — For Share 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. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, you may make withdrawals from your account November 1st through December 31st. Withdrawals made from January 1st through October 31st will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date that the account is opened. For Vacation Club accounts, you may make transfers or withdrawals the first seven (7) calendar days of each month. We will impose a fee as disclosed in the Fee Schedule for withdrawals made at any other time. For IRA Share, Fresh Start Share Draft, Premium Share Draft, and Basic 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 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. 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 appearing with 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 information on your accounts, please call the Credit Union.

FEE SCHEDULE	
GENERAL FEES	
Account Printout	\$1.00/Page
Account Reconciliation/Research	\$25.00/Hour (One hour minimum)
Administration	\$10.00
Copy of Cancelled Check	\$5.00/Check
Deposit Item Return	\$10.00/Item
Inactive Account	\$10.00/Month after 2 years
Income Tax Check Cashing	\$10.00/\$1,000.00 (\$40.00 Maximum)
Legal Process (tax levies, summons)	\$50.00
Loan Application	\$25.00
Loan Extension	\$30.00/Loan
Loan Skip-a-Pay	\$30.00/Loan
Non Member Official Check	\$5.00/Check
Official Check	\$1.00/Check
Online Bill Pay Service	Free
Paper Statement (e-statement opt out)	\$1.50
Photocopy	\$0.10/Copy
Returned Mail	\$2.00/Item
Western Union (in USA)	\$25.00/Transfer
Wire Transfer (Incoming Domestic)	\$25.00/Transfer
Wire Transfer (Outgoing Domestic)	\$25.00/Transfer
Wire Transfer (Outgoing International)	\$45.00/Transfer
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
Courtesy Pay	\$30.00/Item
NSF	\$30.00/Item
Overdraft Transfer	\$3.00/Item
Service Fee	Up to \$10.00
Stop Payment	\$30.00/Request

EFT FEES	
ACH Return Item	\$30.00/Item
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Card Replacement	\$5.00/Card
PIN Reissue	\$3.00
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$10.00/Year
5" x 5" Box	\$15.00/Year
3" x 10" Box	\$20.00/Year
5" x 10" Box	\$30.00/Year
7" x 10" Box	\$35.00/Year
10" x 10" Box	\$40.00/Year
SPECIFIC ACCOUNT FEES	
Christmas Club – Early Withdrawal	\$7.00/Withdrawal
Vacation Club – Early Withdrawal	\$7.00/Withdrawal
Money Market – Excessive Withdrawal	\$5.00/Withdrawals over 6 per month
Money Market - Service Fee	\$10.00

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