



## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE**  
See Rate Sheet

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	
Prime Share Savings	See Rate Sheet	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Credit Union Insured Money Market (CUIMMA) \$1,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$99,999.99 \$100,000.00 to \$250,000.00 \$250,000.01 or greater		Weekly	Weekly	Weekly	\$1,000.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Share		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Required Escrow		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Vacation Share		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Public Unit		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Share		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Accumulative Traditional IRA		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Accumulative Roth IRA		Quarterly	Quarterly	Quarterly (Calendar)	--	--	--	Daily Balance	--
Essentials Share Draft Checking		—	—	—	\$25.00	—	—	—	—
E-Plus Share Draft Checking		—	—	—	\$25.00	—	—	—	Account limitations apply.
Dividend Share Draft Checking \$2,500.00 to \$20,000.00 \$20,000.01 or greater		Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00*	\$2,500.00	Average Daily Balance	Account limitations apply.
Rewards Share Draft Checking		—	—	—	\$1,000.00	\$1,000.00*	—	—	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 Prime Share Savings, Christmas Share, Required Escrow, Vacation Share, Public Unit, Secondary Share, Accumulative Traditional IRA, and Accumulative Roth IRA accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Credit Union Insured Money Market (CUIMMA) accounts, the dividend rate and annual percentage yield may change weekly as determined by the Credit Union's Board of Directors. For Dividend Share Draft Checking 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. Credit Union Insured Money Market (CUIMMA) and Dividend Share Draft Checking 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 Credit Union Insured Money Market (CUIMMA) 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. For Dividend Share Draft Checking accounts, the dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to the entire balance in your account if your average daily balance is from \$2,500.00 to \$20,000.00. You will not earn dividends on any portion of your balance that exceeds \$20,000.00.

**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. For Prime Share Savings, Credit Union Insured Money Market (CUIMMA), Christmas Share, Required Escrow, Vacation Share, Public Unit, Secondary Share, Accumulative Traditional IRA, Accumulative Roth IRA, and Dividend Share Draft Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Share 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 a Prime Share Savings 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 Dividend Share Draft Checking accounts, you must meet the following minimum requirements to avoid a service fee for the dividend period: a) maintain the minimum average daily balance as disclosed in the Rate Schedule; and b) make ACH direct deposits totaling \$1,500.00 or more to your account or make 15 Visa Check Card signature transactions that post and clear your account. If you do not meet these minimum requirements, you will be charged a fee as disclosed in the Fee Schedule. \*For Rewards Share Draft Checking accounts, you must meet the following minimum requirements to avoid a service fee for the dividend period: a) maintain the minimum average daily balance as disclosed in the Rate Schedule; and b) make ACH direct deposits totaling \$1,000.00 or more to your account or make 15 Visa Check Card signature transactions that post and clear your account. If you do not meet these minimum requirements, you will be charged a fee as disclosed in the Fee Schedule. For Prime Share Savings and Credit Union Insured Money Market (CUIMMA) 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 Dividend Share Draft Checking

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. 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 Prime Share Savings, Credit Union Insured Money Market (CUIMMA), Christmas Share, Vacation Share, Public Unit, and Secondary Share 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 Share accounts, the entire balance will be transferred to another account of yours on the first Monday following September 30 that occurs at least 52 full weeks from the previous payout/maturity date and the account will remain open. If you withdraw from your Christmas Share account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Christmas Share accounts, you may make six (6) withdrawal(s) from your account each month. For Required Escrow accounts, you may not make transfers or withdrawals from your account; we will make payments for taxes and insurance on your behalf. For E-Plus Share Draft Checking, Dividend Share Draft Checking, and Rewards Share Draft Checking accounts, you will be charged a monthly service fee unless the required number of Visa Card signature transactions post and clear your account during a calendar month or you meet the minimum monthly ACH direct deposit requirements as disclosed in the fee schedule. For E-Plus Share Draft Checking, E-Plus Share Draft Checking and Rewards Share Draft Checking account holders must receive their periodic statement by

electronic e-Statement delivery only. For Accumulative Traditional IRA, Accumulative Roth IRA, and Essentials Share Draft 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 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. REWARDS –**

E-Plus Share Draft Checking – If you make at least 25 Visa Check Card transactions that clear your E-Plus Share Draft Checking account during a calendar month, \$0.05 per transaction will be paid to your account.

Dividend Share Draft Checking – You will be reimbursed up to \$1.00 for each ATM surcharge assessed to your account during a calendar month.

Rewards Share Draft Checking – If you make at least 15 Visa Check Card transactions that clear your Rewards Share Draft Checking account during a calendar month, \$0.10 per transaction will be paid to your account.

**9. 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

**10. 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.

**11. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

