



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: See Separate Rate Schedule

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
See Separate Rate Schedule	<input type="checkbox"/> Share Certificate <input type="checkbox"/> Traditional IRA Certificate <input type="checkbox"/> Roth IRA Certificate	Fixed Rate	\$1,000.00	Quarterly*	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	3 Month								
	6 Month								
	12 Month								
	18 Month								
	24 Month								
	30 Month								
	36 Month								
	48 Month								
	60 Month								
	<input type="checkbox"/> Coverdell IRA Certificate	Fixed Rate	\$25.00	Quarterly*	Quarterly	Account's Term	Allowed - Limited to \$10.00 minimum per deposit	Allowed - See Transaction Limitations section	Automatic
	12 Month								
	60 Month								
	<input type="checkbox"/> Continuous Saver Certificate <input type="checkbox"/> Continuous Saver Traditional IRA Certificate	Fixed Rate	\$25.00	Quarterly*	Quarterly	Account's Term	Allowed - Limited to \$10.00 minimum per deposit	Allowed - See Transaction Limitations section	Automatic
	24 Month								
	60 Month								
<input type="checkbox"/> Money Management Step Up Certificate <input type="checkbox"/> Money Management Step Up IRA Certificate <input type="checkbox"/> Money Management Step Up Roth IRA Certificate	Variable Rate - Member has discretion	\$10,000.00	Quarterly*	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic to 48 Month Fixed Rate Certificate	
39 Month									



RATE SCHEDULE										
	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable	
<input type="checkbox"/> No Penalty Certificate <input type="checkbox"/> No Penalty Traditional IRA Certificate <input type="checkbox"/> No Penalty Roth IRA Certificate 9 Month 	See Separate Rate Schedule	Fixed	\$10,000.00	N/A*	At Maturity	Account's Term	Not Allowed	Allowed- See Transaction Limitations Section	Automatic to 12 Month Certificate with penalty	

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.

- 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 Certificate, Traditional IRA Certificate, Roth IRA Certificate, Coverdell IRA Certificate, Continuous Saver Certificate, Continuous Saver Traditional IRA Certificate, Share Certificate Specials, and No Penalty Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Money Management Step Up Certificate, Money Management Step Up Traditional IRA Certificate, and Money Management Step Up Roth IRA account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. In the event that the same type and term are no longer offered, you may increase your rate to the current regular certificate rate with the next shortest term. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. *For all accounts, at your option, you may choose to have dividends credited to your Certificate account or transferred to another account of yours. For all accounts, you also have the option to have dividends paid to you by check if your account balance is \$5,000.00 or greater and the dividend posting is at least \$25.00. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.
- 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 all accounts, dividends are calculated by 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.

- 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.
- TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty. For the No Penalty Certificate partial withdrawals are not permitted.
- MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
- EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.
 - Amount of Penalty.** For all accounts the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 3-5 Months	45 days' dividends
Terms of 6-8 Months	90 days' dividends
Terms of 9-11 Months	135 days' dividends
Terms of 12 Months	182 days' dividends
Terms of Greater than 12 Months	365 days' dividends
 - How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if

the dividends have already been paid, the penalty will be deducted from the principal. **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.
- Or, when the account is a No Penalty Certificate.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

