

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Paragraph 6
<input type="checkbox"/> Prime Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Youth Prime Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$200.00	Average Daily Balance	Withdrawal limitations apply. Only one emergency withdrawal allowed per year. Account is closed on second withdrawal (not including balance withdrawal date).
<input type="checkbox"/> Summer Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$300.00	Average Daily Balance	Withdrawal limitations apply.
<input type="checkbox"/> IRA's Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Secondary Shares	/	—	—	—	—	—	—	—	Account transfer limitations apply.
<input type="checkbox"/> Family Security Insurance	/	—	—	—	—	—	—	—	Account transfer limitations apply.
<input type="checkbox"/> SmartChoice Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	—	\$5,000.00	Average Daily Balance	Account transfer 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 Shares and SmartChoice Money Market accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Youth Prime Shares, Christmas Club, Summer Club, and IRA Shares 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 yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **SmartChoice Money Market** is a tiered rate account. If your average daily balance is from \$5,000.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply.

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 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, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account you must deposit or already have on deposit at least the par value of one full share in a Share account. The par value amount is \$25.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Prime Shares, Youth Prime Shares, Christmas Club, Summer Club, and SmartChoice Money Market 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 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 on 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 balance 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 Prime Shares, Youth Prime Shares, Summer Club, IRA Shares, Secondary Shares, Family Security Insurance, and SmartChoice Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be paid to you by check on or after November 1 and the account will remain open. For Christmas Club accounts, only one emergency withdrawal allowed per year. Account is closed on second withdrawal (not including balance withdrawal date). For SmartChoice Money Market accounts, you will be charged a fee as disclosed in the Fee Schedule for each check withdrawal in excess of three (3) per calendar month.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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.

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.

