

# 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	See Section 6
Regular Share Accounts Secondary Share Accounts	\$50.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater / /	Monthly	Monthly	Monthly (calendar)	\$15.00	—	\$50.00	Daily Balance	—
Variable Share Accounts	\$2,000.00 to \$2,499.99 / \$2,500.00 to \$4,999.99 / \$5,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater / /	Monthly	Monthly	Monthly (calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	Account Transfer limitations apply
IRA Share Accounts	\$0.01 to \$4,999.99 / \$5,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater / /	Quarterly	Quarterly	Quarterly (calendar)	—	—	\$0.01	Daily Balance	—
Share Draft Accounts	—	—	—	—	—	\$1,200.00	—	—	—
Business Share Draft Accounts	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$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 Regular Share, Secondary Share, Variable Share, and IRA Share Draft and

Business Share Draft 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Regular Share, Secondary Share, Variable Share, and IRA Share** 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 rate accounts, once a particular range is met, the Dividend Rates and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**7. Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time 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 Membership and Account Agreement and 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

## SCHEDULE OF FEES AND CHARGES

SHARE DRAFT ACCOUNT FEES	
<b>OTHER SERVICE FEES</b>	

EFT FEES	
RUSH CHARGES	

