

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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	
Member Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$500.00	Average Daily Balance	—
Secondary Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$500.00	Average Daily Balance	—
Holiday Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	/	Quarterly	Annually	Quarterly (Calendar)	—	—	\$500.00	Average Daily Balance	Account withdrawal limitations apply.
Health Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Average Daily Balance	—
Traditional IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Roth IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Money Market	\$1,000.00 to \$99,999.99 / \$100,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	—
Checking	—	—	—	—	—	—	—	—	—

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 Member Savings, Secondary Savings, Holiday Club, Vacation Club, Health Savings, Traditional IRA Savings,

Roth IRA Savings, and Money Market accounts, the dividend rate and annual percentage yield may change quarterly 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. 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, each dividend rate will apply only to that portion of the account balance within each balance range.

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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Member 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 Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Member Savings, Secondary Savings, Holiday Club, Vacation Club, Health Savings, Traditional IRA Savings, Roth IRA Savings, and 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 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Holiday Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, you are allowed 12 withdrawals per quarter. If you exceed the 12 withdrawals from your Vacation Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, you are allowed 12 free withdrawals per quarter and then you will be charged a fee as described in the Schedule of Fees and Charges For Member Savings, Secondary Savings, Health Savings, Traditional IRA Savings, Roth IRA Savings, Money Market, and 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 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 your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges 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 provided in or with the Rate Schedule are accurate as of the effective 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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$1.00/Printout
Account Closure	\$10.00 if account closed within 60 days
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour
Automatic Transfer	\$5.00/Transfer
Cashier's Check	\$5.00/Check (Credit Union checks cleared by the Credit Union)
Deposit Item Return	\$15.00/Item
Dormant Account	\$10.00/Month after 18 months (16-70 years old)
Fax (Outgoing)	\$1.00/Fax
Garnishment	\$8.00
Inactive Account	\$10.00/Month after 18 months (16-70 years old)
Legal Process (tax levies, summons)	\$8.00
Photocopy	\$1.00/Copy
Returned Mail	\$1.50/Item
Statement Copy	\$1.00/Copy
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$25.00/Transfer
International Wire Transfer (outgoing)	\$45.00/Transfer
Subordination Fee	\$150.00/Item
Notary	\$2.00/Page; First 2 pages free for members
Foreign Item Check Deposit	\$25.00/Check
Check Copy	\$3.00/Check
Cashing On-Us Checks for Non-Members	\$10.00 or 5% of value of check (whichever is higher)
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	\$ Prices may vary depending upon style
NSF	\$30.00/Item (each submission/resubmission)
ATM Overdraft	\$30.00/Item
One-time Debit Overdraft	\$30.00/Item
Overdraft	\$30.00/Item
Overdraft Protection	\$5.00/Item
Returned Item	\$15.00/Item (each submission/resubmission)
Stop Payment	\$30.00/Request

EFT FEES	
ACH Overdraft	\$30.00/Item
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union; First 4 transactions are free
Card Replacement	\$10.00/Card
Debit Card Overdraft	\$30.00/Item
PIN Reissue	\$5.00
Rush Order Visa Card	\$32.00
Visa Gift Card	\$5.00
International Transaction Fee	\$ 1% of transaction amount
SPECIFIC ACCOUNT FEES	
Money Market Account - Minimum Balance Fee	\$10.00/month if minimum daily balance is not met
Health Savings Account - Monthly Fee	\$4.95/month
Member Savings - Excessive Withdrawal Fee	\$3.00/withdrawal after 12 per quarter
IRA Account - Early Withdrawal	\$20.00/withdrawal
Holiday Club - Early Withdrawal Fee	\$20.00/withdrawal
Vacation Club - Excessive Withdrawal Fee	\$3.00/withdrawal after 12 per quarter
Secondary Savings - Excessive Withdrawal Fee	\$3.00/withdrawal after 12 per quarter
Money Market Account - Excessive Withdrawal Fee	\$5.00/withdrawal after 6 per month

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency