

## TRUTH IN SAVINGS DISCLOSURE

### Primary Savings Account

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** The minimum amount required to open this account is the purchase of a \$5.00 share in the Credit Union. You must maintain an average daily balance of \$500.00 in this account to avoid a monthly single use fee of \$1.00 if: (a) the primary member has only a primary savings and is between the ages of 18 and 64 and (b) the account has been open for 180 days or longer. 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. The minimum daily balance required to obtain the disclosed APY is \$50.00.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** During any month, you may not make more than 6 "convenience" withdrawals from, or transfers to another of your accounts at the Credit Union or to a third party from, this account. A convenience withdrawal or transfer includes (but is not limited to) a withdrawal or transfer: (a) via online banking (including mobile banking); (b) via telephone (unless the withdrawal is a check mailed to you) or by facsimile; (c) that is preauthorized, automatic, recurring or scheduled (including ACH and EFT transactions); and (d) by check, draft, debit card, or similar order payable to third parties. If you exceed these limitations, we may: (a) impose a fee as set forth in the Fee Schedule; (b) reverse or refuse to make the withdrawal or transfer; and (c) close your account.

**Par Value:** The par value of a share in this account is \$5.00.

### Individual Retirement Account (IRA)

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter on the declaration date, which is the last day of the quarter. For example, the first dividend period of the calendar year begins on January 1 and ends on March 31, and the dividend declaration date for that dividend period is March 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** No minimum balance requirements apply to this account.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

### Special 4 Account

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the

declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** The minimum balance required to open this account is \$1.00.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** During any month, you may not make more than 6 "convenience" withdrawals from, or transfers to another of your accounts at the Credit Union or to a third party from, this account. A convenience withdrawal or transfer includes (but is not limited to) a withdrawal or transfer: (a) via online banking (including mobile banking); (b) via telephone (unless the withdrawal is a check mailed to you) or by facsimile; (c) that is preauthorized, automatic, recurring or scheduled (including ACH and EFT transactions); and (d) by check, draft, debit card, or similar order payable to third parties. If you exceed these limitations, we may: (a) impose a fee as set forth in the Fee Schedule; (b) reverse or refuse to make the withdrawal or transfer; and (c) close your account.

### Christmas Club Account

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** The minimum balance required to open this account is \$1.00.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** We may close this account if any withdrawal is made from it before November 15.

### Non-Member Account

**Rate Information:** This account does not bear dividends.

**Minimum Balance Information:** No minimum balance requirements apply to this account.

**Transaction Limitations:** During any month, you may not make more than 6 "convenience" withdrawals from, or transfers to another of your accounts at the Credit Union or to a third party from, this account. A convenience withdrawal or transfer includes (but is not limited to) a withdrawal or transfer: (a) via online banking (including mobile banking); (b) via telephone (unless the withdrawal is a check mailed to you) or by facsimile; (c) that is preauthorized, automatic, recurring or scheduled (including ACH and EFT transactions); and (d) by check, draft, debit card, or similar order payable to third parties. If you exceed these limitations, we may: (a) impose a fee as set forth in the Fee Schedule; (b) reverse or refuse to make the withdrawal or transfer; and (c) close your account.

### Nothing Checking Account

**Rate Information:** This account does not bear dividends.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

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### Teen Checking Account (Age 13-17)

**Rate Information:** This account does not bear dividends.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

### Traditional Checking Account

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** You must maintain a minimum daily balance of \$500.00 in your account to avoid a monthly service charge. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge of \$6.00 for that month. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed APY.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

### New Beginnings Checking Account

**Rate Information:** This account does not bear dividends.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

**Fees:** There is a monthly service charge of \$10.00 for this account.

### DBA (Doing Business As) Checking Account

This account is not a consumer account to which Truth in Savings applies.

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a monthly service charge. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge of \$7.50 for that month. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed APY.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

### Business Checking Account

This account is not a consumer account to which Truth in Savings applies.

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** You must maintain a minimum daily balance of \$2,000.00 in your account each day to obtain the disclosed APY.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** Unless otherwise stated in the Common Features section, no transaction limitations apply to this account.

**Fees:** There is a monthly service charge of \$12.50 for this account.

### Money Market Account

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Rate Schedule provided with this disclosure. The dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month on the declaration date, which is the last day of the month. For example, the first dividend period of the calendar year begins on January 1 and ends on January 31, and the dividend declaration date for that dividend period is January 31. All other dividend periods will follow this same pattern of dates.

**Minimum Balance Information:** The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account to avoid a monthly service charge. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge of \$7.50 for that month. You must maintain a minimum daily balance of \$5,000.00 in your account each day to obtain the disclosed APY.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

**Transaction Limitations:** During any month, you may not make more than 6 "convenience" withdrawals from, or transfers to another of your accounts at the Credit Union or to a third party from, this account. A convenience withdrawal or transfer includes (but is not limited to) a withdrawal or transfer: (a) via online banking (including mobile banking); (b) via telephone (unless the withdrawal is a check mailed to you) or by facsimile; (c) that is preauthorized, automatic, recurring or scheduled (including ACH and EFT transactions); and (d) by check, draft, debit card, or similar order payable to third parties. If you exceed these limitations, we may: (a) impose a fee as set forth in the Fee Schedule; (b) reverse or refuse to make the withdrawal or transfer; and (c) close your account.

**Fees:** We may charge a \$5.00 transaction fee for each transaction in excess of the 6 "convenience" withdrawals or transfers during any month.

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**Certificate Account**

(Excluding Thirteen Month Certificate)

**Rate Information:** The dividend rate and Annual Percentage Yield (“APY”) on your account are stated in the Rate Schedule or in your Certificate. The APY reflects the dividends to be paid on your account based on the dividend rate and the frequency of compounding during an annual period. For Certificate accounts, the dividend rate and APY are fixed for the term of the account. The APY assumes that dividends will remain on deposit until maturity; therefore, any withdrawals will reduce your earnings.

**Compounding and Crediting:** Dividends will be compounded and credited as set forth in the following table (“Certificate Schedule”) or in your Certificate. The Dividend Period (“Dividend Period”) for each account is set forth in the Certificate Schedule or in your Certificate. You must declare the dividend payment method (“Payment Method”) at the time you open the Certificate or during the renewal period, and you may not change the Payment Method during the term of the Certificate. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Certificate Schedule					
Certificate Account Type	Dividend Payment Method	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period
Certificate Account	Compounding to Certificate account	\$1,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$1,000.00	NA	Quarterly or Monthly	Account Term
Jumbo Certificate Account	Compounding to Certificate account	\$100,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$100,000.00	NA	Quarterly or Monthly	Account Term
IRA Certificate Account	Compounding to Certificate account	\$1,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$1,000.00	NA	Quarterly or Monthly	Account Term
Jumbo IRA Certificate Account	Compounding to Certificate account	\$100,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$100,000.00	NA	Quarterly or Monthly	Account Term

**Minimum Balance Requirements:** The minimum deposit required to open any Certificate (“Minimum Opening Deposit”) is set forth in the Certificate Schedule.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. When a dividend is credited to a Certificate account, it becomes part of the principal.

**Transaction Limitations:** After you open a Certificate, you may not make deposits into the account before maturity. You may not make withdrawals of dividends from your Certificate before maturity unless at the time you opened the account you elected to have dividends paid to you or to another account you have with us.

**Maturity Date:** Your account will mature on the date stated in your Certificate or any renewal notice the Credit Union provides to you.

**Early Withdrawal Penalties:** You have agreed to maintain the full principal amount of your account on deposit for the full term stated in

your Certificate. If all or part of the principal is withdrawn before the maturity date, we may charge you a penalty. Withdrawal of the principal amount of your Certificate may be made only with our consent. The penalty will, if necessary, be taken from the principal amount of the deposit. In certain circumstances (such as the death or incompetence of an owner of this account), the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply (e.g., if your Certificate is part of an IRA or other tax-deferred savings plan). The early withdrawal penalties we may charge you include (but are not limited to) the following:

- **If your account has a stated term of 3 months or less:** We may charge a penalty equal to 30 days of dividends on the amount withdrawn.
- **If your account has a stated term greater than 3 months but less than or equal to 6 months:** We may charge a penalty equal to 60 days of dividends on the amount withdrawn.
- **If your account has a stated term greater than 6 months but less than or equal to 12 months:** We may charge a penalty equal to 90 days of dividends on the amount withdrawn.
- **If your account has a stated term greater than 12 months but less than or equal to 24 months:** We may charge a penalty equal to 120 days of dividends on the amount withdrawn.
- **If your account has a stated term of more than 24 months:** We may charge a penalty equal to 180 days of dividends on the amount withdrawn.

**Renewal Policy:** Your Certificate account will automatically renew at maturity, and the renewal term will be the same as the original term. However, you will have a grace period of 10 calendar days after the maturity date to cancel the automatic renewal and withdraw the funds in the account without being charged an early withdrawal penalty. Notwithstanding such automatic renewal, we reserve the right to give you or any other owner written notice that the account will not be renewed. If we exercise our right not to renew a Certificate account, upon the account’s maturity we will pay the proceeds of the Certificate account to a savings account and you will receive earnings at the rate then paid on that savings account. The rate of earnings for any renewal term of your Certificate will be the rate we are then offering on the same type and duration of Certificate account. If you instruct us not to renew your Certificate account, then we will not pay any dividends on that account after the stated maturity date. We reserve the right to change the terms, or rates, or both, upon providing any notice specifically required by applicable law. Such changes will be effective immediately unless applicable law requires prior notice.

**Partial Withdrawal:** No partial withdrawal will be permitted at any time that would result in a principal balance of less than the required Minimum Opening Deposit.

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### Thirteen Month Certificate Account

**Rate Information:** The dividend rate and Annual Percentage Yield ("APY") on your account are stated in the Rate Schedule or in your Certificate. The APY reflects the dividends to be paid on your account based on the dividend rate and the frequency of compounding during an annual period. For Certificate accounts, the dividend rate and APY are fixed for the term of the account. The APY assumes that dividends will remain on deposit until maturity; therefore, any withdrawals will reduce your earnings.

**Compounding and Crediting:** Dividends will be compounded and credited as set forth in the following table ("Certificate Schedule") or in your Certificate. The Dividend Period ("Dividend Period") for each account is set forth in the Certificate Schedule or in your Certificate. You must declare the dividend payment method ("Payment Method") at the time you open the Certificate or during the renewal period, and you may not change the Payment Method during the term of the Certificate. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Thirteen Month Certificate Schedule					
Certificate Account Type	Dividend Payment Method	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period
Certificate Account	Compounding to Certificate account	\$1,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$1,000.00	NA	Quarterly or Monthly	Account Term
Jumbo Certificate Account	Compounding to Certificate account	\$100,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$100,000.00	NA	Quarterly or Monthly	Account Term
IRA Certificate Account	Compounding to Certificate account	\$1,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$1,000.00	NA	Quarterly or Monthly	Account Term
Jumbo IRA Certificate Account	Compounding to Certificate account	\$100,000.00	Quarterly	Quarterly	Account Term
	Paid to you or to another account with us	\$100,000.00	NA	Quarterly or Monthly	Account Term

**Minimum Balance Requirements:** The minimum deposit required to open any Certificate ("Minimum Opening Deposit") is set forth in the Certificate Schedule.

**Balance Computation Information:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal balance in the account at the end of each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. When a dividend is credited to a Certificate account, it becomes part of the principal.

**Transaction Limitations:** After you open a Certificate, you may not make deposits into the account before maturity. You may not make withdrawals of dividends from your Certificate before maturity unless at the time you opened the account you elected to have dividends paid to you or to another account you have with us.

**Maturity Date:** Your account will mature on the date stated in your Certificate or any renewal notice the Credit Union provides to you.

**Early Withdrawal Penalties:** You have agreed to maintain the full principal amount of your account on deposit for the full term stated in your Certificate. If all or part of the principal is withdrawn before the

maturity date, we may charge you a penalty. Withdrawal of the principal amount of your Certificate may be made only with our consent. The penalty will, if necessary, be taken from the principal amount of the deposit. In certain circumstances (such as the death or incompetence of an owner of this account), the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply (e.g., if your Certificate is part of an IRA or other tax-deferred savings plan). The early withdrawal penalties we may charge you include (but are not limited to) the following:

- **If your account has a stated term of 3 months or less:** We may charge a penalty equal to 30 days of dividends on the amount withdrawn.
- **If your account has a stated term greater than 3 months but less than or equal to 6 months:** We may charge a penalty equal to 60 days of dividends on the amount withdrawn.
- **If your account has a stated term greater than 6 months but less than or equal to 12 months:** We may charge a penalty equal to 90 days of dividends on the amount withdrawn.
- **If your account has a stated term greater than 12 months but less than or equal to 24 months:** We may charge a penalty equal to 120 days of dividends on the amount withdrawn.
- **If your account has a stated term of more than 24 months:** We may charge a penalty equal to 180 days of dividends on the amount withdrawn.

**Renewal Policy:** Your Certificate account will automatically renew at maturity, and the renewal term will be 12 months. However, you will have a grace period of 10 calendar days after the maturity date to cancel the automatic renewal and withdraw the funds in the account without being charged an early withdrawal penalty. Notwithstanding such automatic renewal, we reserve the right to give you or any other owner written notice that the account will not be renewed. If we exercise our right not to renew a Certificate account, upon the account's maturity we will pay the proceeds of the Certificate account to a savings account and you will receive earnings at the rate then paid on that savings account. The rate of earnings for any renewal term of your Certificate will be the rate we are then offering on the 12 month Certificate. If you instruct us not to renew your Certificate account, then we will not pay any dividends on that account after the stated maturity date. We reserve the right to change the terms, or rates, or both, upon providing any notice specifically required by applicable law. Such changes will be effective immediately unless applicable law requires prior notice.

**Partial Withdrawal:** No partial withdrawal will be permitted at any time that would result in a principal balance of less than the required Minimum Opening Deposit.

### COMMON FEATURES OF ALL ACCOUNTS

**Bylaw Par Value Requirements for Members:** You must fully pay the par value of a membership share in order to become a member of, or maintain membership in, the Credit Union, or to receive and maintain any account or service with or from us. This amount must be paid into and retained in your primary savings account throughout your membership in the Credit Union.

**Nature of Dividends:** We pay dividends from current income and available earnings, after required transfers to reserves at the end of the dividend period. As a result, dividends are not guaranteed.

**National Credit Union Share Insurance Fund:** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

**Transaction Limitations:** We reserve the right, which we may exercise at any time, to require at least 7 days' written notice before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account (as defined by Regulation D of the Board of Governors of the Federal Reserve System).

**Fees and Charges:** For fees and charges that may be assessed against your account, please refer to the separate Fee Schedule.