

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION 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	
<b>Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Money Market</b>	\$2,500.00 to \$24,999.99 /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$25,000.00 to \$49,999.99 /								
	\$50,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
<b>Traditional IRA, Roth IRA, Converted Roth IRA, Education IRA</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	—
<b>EZ Checking</b>	—	—	—	—	\$5.00	\$1,000.00	—	—	—
<b>Preferred Checking</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$1,000.00	\$1,000.00	Average Daily Balance	—
<b>Premium Checking</b>	—	—	—	—	\$5.00	—	—	—	—
<b>First Checking</b>	—	—	—	—	\$5.00	—	—	—	—
<b>Silver Class Checking</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$1,000.00	\$1,000.00	Average Daily Balance	—
<b>Doing Business As</b>	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$1,000.00	\$1,000.00	Average Daily Balance	—

### 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 Savings, Money Market, Traditional IRA, Roth IRA, Converted Roth IRA, Education IRA, Preferred Checking, Silver Class Checking, and Doing Business As 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. 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, 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Money Market, Traditional IRA, Roth IRA, Converted Roth IRA, Education IRA, Silver Class Checking, and Doing Business As accounts, 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 the minimum required share(s) in any 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 EZ Checking, Preferred Checking, Silver Class Checking, and Doing Business As accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Savings, Money

Market, Traditional IRA, Roth IRA, Converted Roth IRA, Education IRA, Preferred Checking, Silver Class Checking, and Doing Business As 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 Savings and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Traditional IRA, Roth IRA, Converted Roth IRA, Education IRA, EZ Checking, Preferred Checking, Premium Checking, First Checking, Silver Class Checking, and Doing Business As 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$10.00

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration 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.

<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>GENERAL FEES</b>	
Account Closure	\$10.00 if account closed within 90 days of the date it was opened
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Account Reopen	\$10.00 if opened within 90 days of closing previous account
Account Research	\$20.00/Hour and \$20.00 minimum charge
Bad Address	\$5.00/Month
Cashier's Check	\$4.00/Check (Credit Union checks cleared by the Credit Union)
Check Cashing**(Non Credit Union Check)	\$3.00/Item
Coin Counting:	
Members	1.00% of total
Non-members	5.00% of total
ECM* Loan Payment	\$12.00/Phone Payment \$3.00/Online Payment
History Printout	\$1.00/Month printed
Inactive Account	\$5.00/Month after 1 year(s)
International Wire Transfer	\$35.00/Transfer
Legal Process	\$25.00/Item, plus research fee if required

Money Order	\$2.00/Money Order
Notary: Members	\$5.00 Each**
Non-members	\$5.00/Each
Returned Loan Payment Item	\$29.00
Statement Copy	\$3.00/Month for first 3 months, research fee thereafter
Verification of Deposit	\$5.00/Each
Wire Transfer (Incoming)	\$7.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
*Electronic Cash Management System **Fee applies to accounts with a savings account only that have \$100.00 or less	
<b>CHECKING ACCOUNT FEES</b>	
Check Copies	\$3.00/Item
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$29.00/Item includes ACH (each submission/resubmission)
Overdraft	\$3.00/Item(each submission/resubmission)
Returned Item	\$29.00/Item (each submission/resubmission)
Stop Payment	\$27.50/Request includes ACH
Stop Payment Cashier's Check	\$20.00/Item
Visa Debit Card Overdraft	\$5.00/Overdraft plus NSF fee
<b>EFT FEES</b>	
ACH Retransmission	\$3.00/Each
ACH Transmission (Excludes Loan Payments)	\$5.00/Each
ATM/Check Card Replacement	\$5.00/Card
Credit Union Foreign ATM Withdrawal/Transfer	\$2.00/Each
CU Online (Bill Payment)	\$3.75/Month
POS (Outside of U.S.)	\$2.00/Each
<b>SAFE DEPOSIT BOX FEES</b>	
3" x 5" Box	\$20.00/Year
3" x 10" Box	\$25.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$75.00/Year
Change of Locks	\$190.00
Key Deposit	\$25.00

<b>CALL CENTER FEES</b>	
Account Inquiry	\$2.00
Loan Payment	\$2.00
Transfer	\$2.00
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Savings</b> - Excessive Withdrawal	\$1.00/each, after 6 in person withdrawals in 1 month
<b>Money Market</b> - Excessive Withdrawal	\$1.00/each, after 6 in person withdrawals in 1 month
<b>EZ Checking</b> - Service Fee	\$3.00/Month if average daily balance is not maintained
<b>Preferred Checking</b> - Service Fee	\$5.00/Month if the average daily balance is not maintained
<b>Premium Checking</b> - Service Fee	\$7.00/Month
<b>Silver Class Checking</b> - Service Fee	\$2.00/Month if the average daily balance is not maintained
<b>Doing Business As</b> - Service Fee	\$5.00/Month if the average daily balance is not maintained

