



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

MONTHLY:

QUARTERLY:

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
Share Savings Accounts <input type="checkbox"/> Christmas Club <input type="checkbox"/> Vacation Club <input type="checkbox"/> Strike Fund Account	\$5.00 to \$999.99 / \$1,000 to \$2,499.99 / \$2,500 or greater /	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Account	\$0.01 to \$999.99 / \$1,000 to \$2,499.99 / \$2,500 or greater /	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Share Draft <input type="checkbox"/> Super Share Draft <input type="checkbox"/> Senior Share Draft	\$2,500 to \$9,999.99 / \$10,000 to \$24,999.99 / \$25,000 or greater /	Monthly	Monthly	Monthly (calendar)	---	\$500.00 (does not apply to seniors)	\$2,500.00	Average Daily Balance	---
<input type="checkbox"/> Share Draft with Active Sure Pay or Direct Deposit <input type="checkbox"/> Student Share Draft	/	---	---	---	---	---	---	---	---

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 Share Savings, Strike Fund, IRA Share, Christmas Club, Vacation Club, Share Draft, Super Share Draft and Senior Share Draft 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 Rate and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Share Savings, Christmas Club, Vacation Club, Strike Fund, IRA Share, Share Draft, Senior Share Draft and Super Share Draft 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. Once a particular balance 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 of dividends and dividend period applicable to each account are set forth 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 Share Savings, Christmas Club, Vacation Club, Strike Fund, IRA Share, Share Draft, Super Share Draft and Senior Share Draft 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, accrued dividends will not be paid. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

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 any account. The par value amount is stated in the Fee Schedule. 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 Share Savings, Christmas Club, Vacation Club, Strike Fund, Share Draft and Super Share Draft accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth in the Fee Schedule. For Share Savings, Christmas Club, Vacation Club, Strike Fund, Share Draft, Super Share Draft and Senior Share Draft accounts, there



is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of 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 Share Savings, Christmas Club, Vacation Club, Strike Fund and IRA Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours 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 a Christmas Club account, the entire balance will be transferred to another account of yours on or after September 30th and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is open. For a Vacation Club account, you may be charged a withdrawal fee for each withdrawal after one (1) per quarter from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is open. For Share Draft, Super Share Draft, Senior Share Draft, Share Draft with Active Sure Pay or Direct Deposit and Student Share Draft accounts, no account limitations apply.

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 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.

FEE SCHEDULE

Share Account Fees

- Share Savings Excessive Withdrawal.....	\$	per withdrawal after two (2) per month
- Christmas Club Withdrawal.....	\$	per withdrawal if prior to disbursement date
- Vacation Club Withdrawal.....	\$	per withdrawal if more than one (1) per quarter
- Share Savings Closure.....	\$	if closed within the first thirty (30) days

Share Draft Account Fees

- Overdraft Protection.....	\$	per transfer
- Uncollected Funds.....	\$	
- NSF.....	\$	per item

- Stop Payment.....	\$	per item (Series \$30.00)
- Stop Payment Recurring Debit.....	\$	per item
- Courtesy Pay.....	\$	per item
- Share Draft Printing.....		Prices may vary depending upon style
- Share Draft Service Charge.....	\$	per month if the minimum balance is not maintained
- Share Draft Per Debit.....	\$	per debit after fifteen (15) debits
- Photo Copy of Paid Check.....	\$	per check
- VISA Foreign Transaction.....		of transaction amount

Other Service Fees (applicable to all accounts)

- Account Reconciliation	\$	per hour (minimum \$7.50)
- Account Research	\$	per hour (Minimum \$7.50)
- Statement Copy Fee	\$	per microfiche sheet
- Deposited Item Return Fee	\$	per item not drawn on member
- Deposited Item Return Fee	\$	per item drawn on member
- Items Sent for Collection.....	\$	per item
- Wire Transfer (Incoming).....	\$	per transfer
- Wire Transfer Fee (Outgoing).....	\$	per transfer
- International Wire Transfer.....	\$	per transfer
- Money Order	\$	per money order
- Domestic Commercial Money Order.....	\$	per commercial money order up to \$9,000.00
- International Commercial Money Order.....	\$	Minimum
- Legal Process Fee	\$	per garnishment
- Inactive	\$	per month after one (1) year of no activity
- Bad Address.....	\$	per quarter
- History.....	\$	per month
- ACH Stop Payment.....	\$	per item
- ACH Revocation.....	\$	per item
- Travelers Check for One.....	\$	per \$100.00
- Travelers Check for Two Signatures	\$	per \$100.00
- Travelers Gift Check.....	\$	per check
- Credit Union Check.....	\$	per check

Electronic Funds Transfer Fees

- PIN Replacement.....	\$	each
- Plastic Card Replacement.....	\$	per card
- ATM Balance Inquiry.....	\$	each
- ATM Savings Withdrawal.....	\$	each - after two per month
- Nonproprietary ATM Withdrawals.....	\$	per debit

Credit Union Membership

- Membership Share.....	\$	par value, must be purchased within six (6) months of joining
- Membership Fee.....	\$	payable at time of opening account

The rates and fees appearing in 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.

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