

## 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	
<b>Regular Share</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$150.00	Average Daily Balance	—
<b>Money 101 Share</b>	\$5.00 to \$499.99 / \$500.00 to \$999.99 / \$1,000.00 to \$1,499.99 / \$15,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>MoneyBound Share</b>	\$50.00 to \$499.99 / \$500.00 to \$999.99 / \$1,000.00 to \$1,499.99 / \$1,500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$50.00	Average Daily Balance	—
<b>MoneyLand Share</b>	\$5.00 to \$499.99 / \$500.00 to \$999.99 / \$1,000.00 to \$1,499.99 / \$1,500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>Rainy Day Savings</b>	\$0.00 to \$2,500.00 / \$2,500.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

<b>Educator Plus Share</b>	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
<b>MoneySmart Share</b>	\$25.00 to \$499.99 / \$500.00 to \$999.99 / \$1,000.00 to \$1,499.99 / \$1,500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	—
<b>SummerTime Savings Club</b>	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$50.00	Average Daily Balance	Account limitations apply.
<b>SummerTime Savings Club for School Employees</b>	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$50.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Christmas Club</b>	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$50.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Regular IRA</b>	\$1,000.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Average Daily Balance	Account limitations apply.
<b>Money Market</b>	\$1,000.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Average Daily Balance	Account limitations apply.
<b>Rebound Checking</b>	—	—	—	—	\$50.00	\$50.00	—	—	—

<b>Protection Plus Checking</b>	\$0.00 to \$2,499.99 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
	\$2,500.00 to \$4,999.99 /								
	\$5,000.00 to \$9,999.99 /								
	\$10,000.00 or greater /								
<b>Rewards Checking</b>	\$0.00 to \$2,499.99 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
	\$2,500.00 to \$4,999.99 /								
	\$5,000.00 to \$9,999.99 /								
	\$10,000.00 or greater /								
<b>Simply Free Checking</b>	—	—	—	—	—	—	—	—	—
<b>Money\$mart Checking</b>	—	—	—	—	—	—	—	—	—

**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, Money 101 Share, MoneyBound Share, MoneyLand Share, Rainy Day Savings, Educator Plus Share, Money\$mart Share, SummerTime Savings Club, SummerTime Savings Club for School Employees, Christmas Club, Regular IRA, Money Market, Protection Plus Checking, and Rewards Checking 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 rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money 101 Share, MoneyBound Share, MoneyLand Share, Rainy Day Savings, Money\$mart Share, Regular IRA, Money Market, Protection Plus Checking, and Rewards Checking 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 Regular Share, Money 101 Share, MoneyBound Share, MoneyLand Share, Rainy Day Savings, Educator Plus Share, Money\$mart Share, SummerTime Savings Club, SummerTime Savings Club for School Employees, Christmas Club, Regular IRA, Money Market, Protection Plus Checking, and Rewards Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for SummerTime Savings Club for School Employees and 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 the minimum required share(s) in a share 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 Rebound Checking 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 Regular Share, Money 101 Share, MoneyBound Share, MoneyLand Share, Money\$mart Share, SummerTime Savings Club, SummerTime Savings Club for School Employees, Christmas Club, Regular IRA, 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. For accounts using the daily balance method as stated in the Rate Schedule dividends are

calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For SummerTime Savings Club for School Employees accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after June 1 and the account will remain open. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Educator Plus Share accounts, a penalty for withdrawals that occur during the 9-month period beginning in September of each year and continuing through May of the following year. You may withdraw funds without incurring a penalty fee during the months of June, July, and August each year. In addition, you may make one penalty-free withdrawal during the first thirty (30) days after your account is opened. For SummerTime Savings Club and SummerTime Savings Club for School Employees accounts, after your account is established, you may make additional ACH or electronic transfer to your account. Each monthly deposit must be equal to or greater than \$50.00 but may not exceed \$2,000. You may not make any withdrawals from your account, except for the withdrawal date you select at the time you establish your account. Your account (must be on June 1<sup>st</sup>, July 1<sup>st</sup>, or August 1<sup>st</sup>). We will transfer the entire balance then on deposit to your Regular Share account or to an Educator Plus account., whichever you have instructed us to do at the time you established your account. If you exceed these limitations your account may be subject to closure by the Credit Union. For Regular IRA and Money Market accounts, the minimum withdrawal amount is \$250.00. For Regular Share, Money 101 Share, MoneyBound Share, MoneyLand Share, Rainy Day Savings, Money\$mart Share, Rebound Checking, Protection Plus Checking, Rewards Checking, Simply Free Checking, and Money\$mart 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. BONUS** — For Rainy Day Savings accounts, you will receive 10.00 for opening an account. For Rainy Day Savings accounts, you may earn a one-time bonus of \$10.00 if your entire balance remains on deposit for the first six-months of account opening. You may also earn an additional bonus of \$25.00, if you do not make any withdrawals from your account during the first years after account opening.

**9. 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

**10. 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 Research	\$20.00/Hour
Cashier's Check	\$2.50/Check (Credit Union checks cleared by the Credit Union)
Deposit Item Return	\$15.00/Item
Dormant Account	\$2.00/Month after 1 year(s)
Garnishment	\$25.00
Items Sent for Collection	\$30.00/Item

Legal Process (tax levies, summons)	\$25.00
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Starter Checks	\$1.00/sheet first 8 are free
CHECKING ACCOUNT FEES	
NSF	\$28.00/Item
ATM Overdraft	\$28.00/Item
One-time Debit Overdraft	\$28.00/Item
Overdraft	\$28.00/Item
Overdraft Protection	\$28.00/Item
Returned Item	\$15.00/Item
Stop Payment	\$15.00/Request or range
EFT FEES	
ACH Overdraft	\$28.00/Item
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Debit Card Overdraft	\$28.00/Item
Rush Debit or Credit Card Replacement Order	\$20.00
Charge-Back Processing (merchant dispute)	\$25.00/Transaction one free per year
SPECIFIC ACCOUNT FEES	
<b>Rainy Day Savings - Excessive Withdrawal Fee</b>	\$2.00
<b>Protection Plus Checking - Monthly Service Charge</b>	\$4.95/Month
<b>Rewards Checking - Monthly Service Charge</b>	\$3.00/Month
<b>Rebound Checking - Monthly Service Charge</b>	\$10.00/Month
<b>Rebound Checking - Minimum Balance Fee</b>	\$6.00/Month if balance falls below the minimum balance.

