

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

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.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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
Regular Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer limitations apply
Youth Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$100.00	Daily Balance	Account transfer limitations apply
Special Savings Account	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$100.00	Daily Balance	Account transfer limitations apply
Club Savings Account	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$100.00	Daily Balance	Account withdrawal limitations apply
IRA Savings Account	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$100.00	Daily Balance	Account transfer limitations apply
Money Market Account	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00 \$12,500.00 \$50,000.00	Daily Balance	Account transfer limitations apply
Checking Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	---	---	Daily Balance	Account transfer limitations apply

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 all 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 rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Regular Savings, Youth Share, Special Savings, Club Savings, and IRA Savings are Tiered Rate Accounts. If your Account balance is \$99.99 or less, no dividends will be paid to the account. If your balance is greater than \$100.00, the Stated Dividend Rate and Annual Percentage Yield listed for this account will apply. The Money Market Account is a Tiered Rate account. If your account balance is \$2,499.99 or less, no dividends will be paid to the account. If your balance is from \$2,500.00 to \$12,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$12,500.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$50,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 all 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.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Regular Savings, Youth Share, Special Savings, Club Savings, IRA 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.

withdrawals allowed per calendar year. If more than two (2) withdrawals per calendar year are made, we will impose a fee of all accrued, uncredited dividends on the account and your account will be closed. For Checking accounts, the maximum cash withdrawal at the teller window allowed is \$250.00 per day.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 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 Fee Schedule for current fee information.

For ATM and one-time debit 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.

FEE SCHEDULE

Checking Account Fees

- Overdraft fee..... \$ 25.00 per item
- NSF fee..... \$ 25.00 per item
- Returned Item fee..... \$ 25.00 per item
- Stop Payment fee..... \$ 25.00 per request
- VISA Replacement Card..... \$ 5.00 per card
- Check Printing fee..... Prices may vary depending upon style

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee..... \$ 10.00 per hour
- Account Research fee..... \$ 10.00 per hour
- Deposited Item Return fee..... \$ 25.00 per item
- Wire Transfer (outgoing) fee..... \$ 15.00 per transfer
- Western Union fee..... \$ 15.00 per transfer
- Check Copy fee..... \$ 1.00 per copy
- Account Transfer fee..... \$ 2.00 per transfer
- Teller Check fee..... \$ 1.00 per check
- Preauthorized EFT NSF fee..... \$ 25.00 per item
- Garnishment fee..... \$ 25.00
- Inactive Account fee..... \$ 5.00 per month
- Minimum Balance fee..... \$ 5.00 Per month

Share Value/Membership Fees

- Par value of one share..... \$ 25.00
- Par Value of Youth Share..... \$ 5.00
- Membership fee..... \$.50

The rates appearing in this 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 and fee information on your accounts, please call the Credit Union.

