

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	
Regular Share	\$500.00 to \$9,999.99 / \$10,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$500.00	Daily Balance	—
Special Share	\$500.00 to \$9,999.99 / \$10,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Daily Balance	—
Future Endeavors Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Daily Balance	—
Health Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Daily Balance	Account limitations apply.
Even Up	\$0.01 to \$5,000.00 / \$5,000.01 or greater / to	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$0.01	Daily Balance	—
IRA Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Daily Balance	Account limitations apply.
Roth IRA Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Daily Balance	Account limitations apply.
Money Market	\$10,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.001 to \$199,999.99 / \$200,000.00 or greater /	Daily	Weekly	Weekly (Calendar)	—	—	\$10,000.00	Daily Balance	—
Free Checking	—	—	—	—	—	—	—	—	—
Basic Checking	—	—	—	—	—	—	—	—	—
Checking with Dividends	/	Monthly	Monthly	Monthly (Calendar)	—	\$500.00	\$500.00	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 **Regular Share, Special Share, Future Endeavors Share, Even Up, Health Savings, IRA Share, Roth IRA Share, Money Market, and Checking with Dividends** 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. **Regular Share, Special Share, Even Up, and 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 **Regular Share, Special Share, and Money Market** 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. For **Even Up** Tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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. For **Money Market** accounts, the dividend period begins on Thursday of each week and ends on Wednesday of the following week.

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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a **Regular 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 **Checking with Dividends** 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, Special Share, Future Endeavors Share, Health Savings, Even Up, IRA Share, Roth IRA Share, Money Market, and Checking with Dividends** accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. 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. ADDITIONAL TERMS — For **Even Up** accounts, there is a minimum daily balance of \$25.00 in your **Checking** share for the **Even Up** transfer to occur. If you fail to maintain the minimum daily balance of \$25.00, the transfer will not take place. The amount for each **Even Up** transaction is transferred from the **Checking** share into the **Even Up** account at the end of each day.

7. ACCOUNT LIMITATIONS — For **Future Endeavors Share** accounts, you may make one (1) withdrawal(s) from your account each quarter. If you exceed this limitation, your account may be closed and the balance will be transferred to your regular share account. For **Future Endeavors Share** accounts, the account will be closed effective immediately after the crediting of dividends for the dividend period in which the age of 19 is reached. For **Even Up** accounts, no additional deposits are permitted outside of the even up daily transactions. For **Health Savings** accounts, limitations apply. Please refer to our separate HSA disclosure. For **IRA Share and Roth IRA Share** accounts, you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instructions, or similar order to a third party. For **Regular Share, Special Share, Future Endeavors Share, Even Up, Money Market, Free Checking, Basic Checking, and Checking with Dividends** accounts, no account limitations apply.

8. 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.

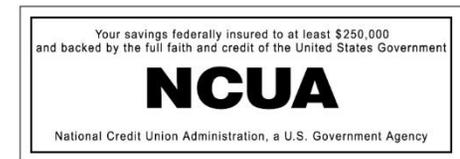
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

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.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate <input type="checkbox"/> Roth IRA Share Certificate	/	Fixed Rate	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	/								
<input type="checkbox"/> Special Share Certificate <input type="checkbox"/> IRA Special Share Certificate <input type="checkbox"/> Roth IRA Special Share Certificate	/	Fixed Rate		Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	/								
<input type="checkbox"/> Jumbo Share Certificate <input type="checkbox"/> IRA Jumbo Share Certificate <input type="checkbox"/> Roth IRA Jumbo Share Certificate	/	Fixed Rate	\$50,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	/								
<input type="checkbox"/> 12 Month Adjustable-Rate Certificate <input type="checkbox"/> 12 Month Adjustable-Rate IRA Certificate <input type="checkbox"/> 12 Month Adjustable-Rate Roth IRA Certificate	/	Variable Rate - External Index	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	/								
<input type="checkbox"/> 24 Month Adjustable-Rate Certificate <input type="checkbox"/> 24 Month Adjustable-Rate IRA Certificate <input type="checkbox"/> 24 Month Adjustable-Rate Roth IRA Certificate	/	Variable Rate - External Index	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
24 Month	/								

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 Certificate, Special Share Certificate, and

Jumbo Share Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For 12 Month Adjustable-Rate Certificate accounts, the dividend rate and annual percentage yield may change January 1st and July 1st based on changes in the 6 month Treasury as of the last business day prior to the rate adjustment to which we add 0.05%. For 24 Month Adjustable-Rate Certificate accounts, the dividend rate and annual percentage yield

may change January 1st and July 1st based on changes in the 6 month Treasury as of the last business day prior to the rate adjustment to which we add 0.10%. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period

begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING —

The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. 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.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Share Certificate, 12 Month Adjustable-Rate Certificate, and 24 Month Adjustable-Rate Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less	31 days' dividends
Terms of longer than 1 year	90 days' dividends

For Special Share Certificate and Jumbo Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less	90 days' dividends
Terms of longer than 1 year	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

