

## 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	
Regular Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share 02	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Spring Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Young Savers club	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Escrow	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Money Management	\$5.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	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 all 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 Management 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 all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club, Vacation Club, and Spring Vacation 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 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 Regular Share and Money Management 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 Money Management 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 Regular Share, Share 02, Holiday Club, Vacation Club, Spring Vacation Club, IRA Share, Young Savers club, and Money Management 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. For Vacation Club accounts, the entire balance will be available for withdrawal on or after July 1 and the account will remain open. For Spring Vacation Club accounts, the entire balance will be available for withdrawal on or after April 1 and the account will remain open. For Escrow accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. Withdrawals will be made by the credit union on your behalf only for the purposes of paying taxes and insurance when due. For Share Draft 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 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 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 Young Savers Club accounts, you will receive \$10.00 for increasing your balance by \$10.00 each month (club card must be stamped for each month and returned to the credit union by December 31).

**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 appearing with 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 information on your accounts, please call the Credit Union.

<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Closure	\$5.00 if account closed within six (6) months of opening.
Account History	\$0.50/Inquiry
Account History Printout	\$1.00/Printout
Account Reconciliation	\$10.00/Hour
Cashier's Check	\$3.00/Check (Credit Union checks cleared by the Credit Union)
Check Cashing	\$5.00/Check Fee waived for members who have \$300.00 on deposit, or have an active Share Draft account, or are under age 21
Child Support Enforcement	\$5.00/Presentation
Deposit Item Return	\$15.00/Item
Garnishment	\$25.00
Gift Card	\$2.00/Card for members, \$4.00/Card for non members
Inactive Account	\$25.00/Month after 2 year(s) and account balance is less than \$100.00
Invalid Address	\$5.00/Month
Legal Process (tax levies, summons)	\$25.00
Medallion Signature Guarantee	No charge (members only)
Money Order	\$1.00/Money Order
NSF/Returned Item	\$30.00
Official Check	\$1.00/Check, 1 free per day
Paylt Bill Payment Monthly Fee	No Charge
Reloadable Prepaid Card	\$5.00/Card
Reopening Account	\$5.00 if reopened within 6 months
Returned Mail	\$5.00/Occurrence
Statement Copy	\$1.00/Copy
Stop Payment (Official Check, Cashier's Check, Money Order)	\$30.00
Virtual Branch paper statement	\$2.00/Statement, no charge for eStatement
Wire Transfer (Incoming)	No Charge
Wire Transfer (International Outgoing)	\$45.00/Transfer
Wire Transfer (Domestic Outgoing)	\$20.00/Transfer
<b>SHARE DRAFT ACCOUNT FEES</b>	
Check/Share Draft Printing	Prices may vary depending upon style
Draft Copy	\$3.00/Item free through Virtual Branch

NSF/Returned Item	\$30.00/Item
ODP	\$30.00/Item
Overdraft Transfer	\$5.00/Transfer
Stop Payment	\$30.00/Request
<b>EFT FEES</b>	
ATM Empty Envelope Deposit	\$20.00
ATM Withdrawal	\$1.00/Withdrawal charged after 10 withdrawals per month
Card Reissue/Reactivation	\$25.00
Card Replacement	\$15.00/Card
Expedited Card	Prices vary by delivery method
Transaction Copy	\$4.00/Copy
<b>LOCK BOX FEES</b>	
Lock Boxes	Varies by box size
Lost Key	At cost
Locksmith/Drill	At cost
Lock Box Late Payment	\$5.00
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Regular Share</b> - Minimum Balance	\$5.00/Month if balance is below minimum
<b>Share/Club</b> - Excessive Withdrawal	\$5.00/Withdrawal ,after six (6) per month
<b>Money Management – Account Closure</b>	\$20.00 if account closed within 90 days of opening
<b>Money Management – Excessive Withdrawal</b>	\$10.00/Withdrawal, after six (6) per month
<b>Money Management – Minimum Balance</b>	\$20.00/Month if balance is below minimum

