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TRUTH-IN-SAVINGS DISCLOSURE

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
	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	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$100.00	Daily Balance	—
Kids Accounts	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	—	Daily Balance	—
Customized Savings Accounts	Quarterly	Quarterly	Quarterly (calendar)	—	—	\$100.00	Daily Balance	—
Money Market Advantage Accounts	Daily	Monthly	Monthly (calendar)	—	\$1,000.00	\$1,000.00	Daily Balance	Account transfer limitations apply.
Business Money Market Accounts	Daily	Monthly	Monthly (calendar)	\$5,000.00	\$5,000.00	—	Daily Balance	Account transfer limitations apply.
Amplified Checking Accounts	Daily	Monthly	Monthly (calendar)	\$100.00	—	—	Daily Balance	—
Share Draft (Checking) Accounts	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$500.00	\$100.00	—	—
Business Checking Accounts	Daily	Monthly	Monthly (calendar)	\$25.00 - \$500.00	\$0.00 - \$5,000.00	—	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. Fees assessed on accounts could reduce the earnings on those accounts. For Share (Savings), Kids, Customized Savings and Share Draft (Checking) 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. For Money Market Advantage, Business Money Market and Amplified Checking accounts, the Dividend Rate and Annual Percentage Yield may change daily as determined by Management. The Share (Savings) and Customized

Savings accounts are Tiered Rate accounts. If your Daily Balance is from \$100.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,500.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$5,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. The Kids account is a Tiered Rate account. If your Daily Balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,500.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$5,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Money Market Advantage** account is a Tiered Rate account. If your Daily Balance is from \$1,000.00 to \$14,999.99, the first Dividend Rate and

Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$15,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your Daily Balance is from \$50,000.00 to \$99,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$100,000.00 to \$199,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$200,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. If the balance of the Money Market Advantage account falls below the minimum, the Dividend Rate will revert to the Regular Savings rate. The **Amplified Checking** account is a Tiered Rate account. If your Daily Balance is \$4,999.99 or less, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your

Daily Balance is from \$5,000.00 to \$14,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$15,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Business Checking** account is a Tiered Rate account. If your Daily Balance is \$4,999.99 or less, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$5,000.00 to \$14,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$15,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. For all Tiered Rate 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 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 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 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 stated in the Rate Schedule. For Money Market Advantage, Business Money Market, Share Draft (Checking) and Business Checking accounts, there is a minimum Daily Balance

required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Rate Schedule. For Share (Savings), Customized Savings, Money Market Advantage, Share Draft (Checking) and Business Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Money Market Advantage and Business 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. For Share (Savings), Kids, Customized Savings, Amplified Checking, Share Draft (Checking), Free Checking, Student Checking and Business Checking 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.

