

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

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.

Share Savings account is a Tiered Rate account. If your account balance is \$9,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is greater than \$9,999.99 the second 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.

Money Market Share Savings account is a Tiered Rate account. If your account balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$10,000.00 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 and above, the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule 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.

This account is limited to five (5) withdrawals per month. Withdrawals exceeding the monthly limitation will be assessed a \$5.00 per transaction fee.

Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

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 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.

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. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

Balance Information: The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share accounts, there is a minimum balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum 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.

Statements: Periodic statements are mailed at least quarterly or are available electronically through our NetBranch On-Line Banking Service.

