

## 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	
<b>Share Savings</b>	\$100.00 to \$100,000.00 / \$100,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Diamond Savings</b>	\$500,000.00 to \$1,500,000.00 / \$1,500,000.01 to \$2,500,000.00 / \$2,500,000.01 to \$3,500,000.00 / \$3,500,000.01 to 4,500,000.00 / \$4,500,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$500,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Savings Plus</b>	\$1,000.00 to \$100,000.00 / \$100,000.01 to \$500,000.00 / \$500,000.01 to \$1,500,000.00 / \$1,500,000.01 to 4,500,000.00 / \$4,500,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

<b>Money Market</b>	\$1,000.00 to \$100,000.00	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	/								
	\$100,000.01 to \$500,000.00								
	/								
	\$500,000.01 to \$1,500,000.00								
/									
	\$1,500,000.01 to 4,500,000.00								
	/								
	\$4,500,000.01 or greater								
	/								
<b>Share Draft</b>	—	—	—	—	—	—	—	—	—

**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 Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Diamond Savings, Savings Plus, and Money Market accounts, the dividend rate and annual percentage yield may change at any time 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. Share Savings, Diamond Savings, Savings Plus, 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 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings 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 Share Savings, Diamond Savings, and Money Market 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 Share Savings, Diamond Savings, Savings Plus, 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. For Share Savings accounts, if you exceed the transaction limitations your account may be restyled to checking and/or your transactions rejected. 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 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.

**8. PAR VALUE OF SHARES; MEMBERSHIP REQUIREMENTS** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth hereafter. The par value of one share in this Credit Union is \$100. Subscriptions to shares are payable at the time of membership or in installments of at least \$50 per month. Members must maintain at least the par value of one share in their primary Share Savings account at all times in order to maintain membership. A member who fails to complete payment of share within 60 days of admission to membership, or within 30 days from the increase in the par value of shares, or a member who reduces their primary Share Savings balance below the par value of one share and does not increase the balance to at least the par value of one share within 45 days of the reduction may be terminated from membership. You will be charged a one-time membership account opening fee of \$10.00.

**8. RATES** — The rates provided in or with the Rate 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.

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

