



EECU Call Center:
517.787.2060 • 877.894.5033
www.eecu.us

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: xxx xx, xxxx



This Credit Union is
federally insured by NCUA.

RATE SCHEDULE – FOR TRUTH-IN-SAVINGS DISCLOSURE ONLY – SEE ONLINE RATE PAGE FOR CURRENT RATES

| ACCOUNT TYPE | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | DIVIDENDS COMPOUNDED | DIVIDENDS CREDITED | DIVIDEND PERIOD | MINIMUM OPENING DEPOSIT | MIN. BALANCE TO EARN THE STATED APY | BALANCE METHOD | ACCOUNT LIMITATIONS (See Section 6) |
|---|---------------|-------------------------------|----------------------|--------------------|--------------------|--|--|----------------|--|
| Savings Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | \$5.00 | \$5.00 | Daily Balance | Account transfer limitations apply. |
| Special Secondary Savings Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | --- | --- | Daily Balance | Account transfer limitations apply. |
| Preferred Savings Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | \$2,500.00 \$10,000.00 \$25,000.00 | \$2,500.00 \$10,000.00 \$25,000.00 | Daily Balance | Account transfer limitations apply. |
| Safe & Secure Money Market Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | \$5,000.00 | \$5,000.00 | Daily Balance | Account transfer limitations apply. |
| | x.xx% | x.xx% | | | | \$25,000.00 | \$25,000.00 | | |
| Holiday & Vacation Club Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | --- | --- | Daily Balance | Account transfer and withdrawal limitations apply. |
| IRA Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | --- | --- | Daily Balance | Account transfer and withdrawal limitations apply. |
| Traditional Checking Accounts | x.xx% | x.xx% | --- | --- | --- | --- | --- | --- | --- |
| Advantage Checking Accounts | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | \$5,000.00 | \$5,000.00 | Daily Balance | --- |
| | x.xx% | x.xx% | | | | \$25,000.00 | \$25,000.00 | | |
| | x.xx% | x.xx% | | | | \$50,000.00 | \$50,000.00 | | |
| Green Checking Accounts Bonus Dividend* | x.xx% | x.xx% | Monthly | Monthly | Monthly (calendar) | --- | --- | Daily Balance | --- |

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 Green Checking, Safe & Secure Money Market Account, Holiday & Vacation Club, IRA, Advantage Checking, Savings, Special Secondary Savings, and Preferred Savings 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. The Advantage Checking accounts are tiered rate accounts. If your daily balance is from \$5,000.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule 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. The Preferred Savings accounts are tiered rate accounts. If your daily 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 daily balance is \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$25,000.00 or greater, the third account in the Rate Schedule 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. The Safe & Secure Money Market Accounts are non-Tiered Rate accounts and are considered separate products. If your daily balance is \$5,000.00 and greater, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$25,000.00 and greater, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If the balance drops below the minimum balance required on either product, the dividend rate will revert to the dividend rate paid on Regular Share Accounts. Member is required to open a separate Money Market Account to earn the rate that reflects the balance of the account. Dividend Rates do not automatically fluctuate with the balance of the 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. *To receive the Green Checking Bonus dividend, member must perform a minimum of 15 signature-based debit card transactions per month and sign up for Online Banking, Bill Pay, e-Statements and Direct Deposit.

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 any 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 Advantage Checking, Preferred Savings, and Safe & Secure Money Market 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 dividend period, you will not earn the stated annual percentage yield. 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. ACCOUNT LIMITATIONS — For Safe & Secure Money Market Account, Holiday & Vacation Club, IRA, Savings, Special Secondary Savings, and Preferred Savings 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 1st and the account will remain open. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after April 1st and the account will remain open. For Green Checking, Traditional Checking, and Advantage Checking accounts, no account limitations apply. If the Regular Savings Account is closed within 90 days of opening, the member will be charged a closed account fee. The Credit Union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven (7) days and up to 60 days before such withdrawal. For Checking Accounts, you must be a member in good standing and

be at least 18 years of age to open an account. If you do not meet this age requirement, you must have a joint owner on the account that is at least 18 years of age.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 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. 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

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.