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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



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	---
Special Secondary Savings Accounts	x.xx%	x.xx%	Monthly	Monthly	Monthly (calendar)	---	---	Daily Balance	Account transfer limitations apply.
Preferred Savings Accounts/ Business 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 \$25,000.00	\$5,000.00 \$25,000.00	Daily Balance	Account transfer limitations apply.
Holiday & Vacation Club Accounts	x.xx%	x.xx%	Monthly	Monthly	Monthly (calendar)	---	---	Daily Balance	Account transfer limitations apply.
IRA Accounts	x.xx%	x.xx%	Monthly	Monthly	Monthly (calendar)	---	---	Daily Balance	Account transfer limitations apply.
Traditional Checking Accounts	x.xx%	x.xx%	---	---	---	---	---	---	---
Advantage Checking Accounts/ Elite Business Checking Accounts	x.xx%	x.xx%	Monthly	Monthly	Monthly (calendar)	\$5,000.00 \$25,000.00 \$50,000.00	\$5,000.00 \$25,000.00 \$50,000.00	Daily Balance	---
Green Checking Accounts Bonus Dividend*	x.xx%	x.xx%	Monthly	Monthly	Monthly (calendar)	---	---	Daily Balance	---
Business Savings Accounts	x.xx%	x.xx%	Monthly	Monthly	Monthly (calendar)	\$5.00	\$5.00	Daily Balance	---
Express Business Checking Accounts	x.xx%	x.xx%	---	---	---	---	---	---	---

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 at any time 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. The **Advantage Checking Account and Elite Business Checking Account** 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 in the Rate Schedule will apply. If your Daily Balance is \$50,000.00 and greater, the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. The **Preferred Savings Account and Business Preferred Savings Account** 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 from \$10,000.00 to \$24,999.99, the second 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 third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. For Advantage Checking, Elite Business Checking, Preferred Savings and Business Preferred Savings 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 the account. For Advantage Checking and Elite Business Checking Tiered Rate Accounts, if the balance drops below the minimum balance required on the lowest balance tier, no Dividend Rate will be earned. For Preferred Savings and Business Preferred Savings Tiered Rate Accounts, if the balance drops below the minimum balance required on the lowest balance tier, the Dividend Rate will revert to the Dividend Rate paid on Regular Share Accounts. 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. *To receive the Green Checking bonus dividend, member must perform a minimum of 30 signature-based debit card transactions per month and sign up for Online Banking, Bill Pay, e-Statements and Direct Deposit.

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 non-cash 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 a Savings 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 all 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/Transaction Limitations – For Special Secondary Savings, Preferred Savings, Safe & Secure Money Market, Holiday Club, Vacation Club and IRA Accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. 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 the member's Checking Account or, if none, Regular Savings on October 1st and the account will remain open. For Vacation Club Accounts, the entire balance will be transferred to the member's Checking Account or, if none, Regular Savings on April 1st and the account will remain open. 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. For Regular Savings Accounts, no transfer limitations apply.