

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT
	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	See Section 6
Prime Shares Account	\$25.00 - \$9,999.99 / \$10,000.00 and greater /	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Secondary Shares Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Money Market Account	\$2,500.00 - \$9,999.99 / \$10,000.00 - \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Holiday Club Account	/	Annually	Annually	Annual (Nov. 1 – Oct. 31)	—	—	—	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Financial Health Club Account <input type="checkbox"/> 12 Month Club <input type="checkbox"/> 18 Month Club <input type="checkbox"/> 24 Month Club <input type="checkbox"/> 36 Month Club	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Premium Payroll Account	/	Monthly	Monthly	Monthly (calendar)	—	—	\$100.00	Average Daily Balance	Account Withdrawal limitations apply.
<input type="checkbox"/> Individual Retirement Account <input type="checkbox"/> Roth IRA Account <input type="checkbox"/> Education IRA Account	\$500.00 - \$9,999.99 / \$10,000.00 and greater /	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	—	\$500.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Visa Secured Shares Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	\$250.00	\$25.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
E-Checking Account	/	—	—	—	—	See Section 5	—	—	—
Basic Checking Account	/	Monthly	Monthly	Monthly (Calendar)	—	See Section 5	\$1,000.00	—	—
Universal Checking Account (with Overdraft Protection)	/	Monthly	Monthly	Monthly (Calendar)	—	See Section 5	\$2,000.00	—	—



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 Prime Shares, Secondary Shares, Money Market, Financial Health Club, Premium Payroll, Individual Retirement, Roth IRA, Education IRA, Visa Secured Shares, Basic Checking, and Universal Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Holiday Club accounts, the Dividend Rate and Annual Percentage Yield may change annually 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 Prime Shares, Secondary Shares, Individual Retirement and Roth IRA 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 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 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. If you close your account before accrued dividends are credited, accrued dividends will not be paid. However, for Holiday Club and Financial Health Club accounts, any accrued dividends will be paid if you

close the account within seven (7) days of the date you open it.

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 Money Market, and Visa Share Secured accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For E-Checking, Basic Checking and Universal Checking accounts, if you do not utilize direct deposit, you will be charged a maintenance fee as disclosed in the Fee Schedule for each withdrawal. For Prime Shares, Money Market, Holiday Club, Financial Health Club, Premium Payroll, Individual Retirement, Roth IRA, Visa Secured Shares, Basic Checking, and Universal Checking accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of 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 Prime Shares 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. In addition, you may make no more than six (6) in person withdrawals from your Prime Shares account, at a branch location during a calendar. If you exceed either of these limitations, your account may be subject to a fee or be closed. For Money Market accounts, you may make no more than three (3) 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 Secondary Shares, you need to have a payment and a half secured at all times. For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your account before the end of the club period, you will be charged a fee and subject to closure. No fee if withdrawal occurs between October 31 and December 31. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Financial Health Club accounts, the entire balance will be available for withdrawal at the end of the club period as established by you at account opening and your account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Financial Health Club account, you may close it. If you close your account, you will be charged a fee. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Premium Payroll accounts, the entire balance will be available for withdrawals during the months of June, July, August, and September and your account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Premium Payroll account at any other time, you will be charged a fee as disclosed in the Fee Schedule. For Secondary Shares, Holiday Club, Financial Health Club, Individual Retirement, Roth IRA accounts and Educational IRA, you may not make any transfers or withdrawals to another credit union or account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction or similar order to a third party. For Visa Share Secured accounts, no withdrawals are allowed unless the funds are used to pay off, and close your secured credit card. For Educational IRA, E-Checking, Basic Checking and Universal Checking 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 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 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. MEMBERSHIP. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below and pay a nonrefundable membership fee.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$10.00

9. RATES. The rates 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 information on your accounts, please call the Credit Union.

CLUB ACCOUNT FEES	
Holiday Club/Financial Health Club Early Withdrawal Fee	\$10.00/withdrawal
PREMIUM PAYROLL ACCOUNT FEES	
Withdrawal from October – May	\$3.00/Withdrawal
CHECKING ACCOUNT FEES	
Checking Maintenance	\$6.00/Month without direct deposit <small>Excludes Direct Dep, PRD \$250. Or Comb of Share, Checking, CD's, Club & IRA's \$2,000.</small>
Overdraft/Transfer	\$7.00/Item
NSF	\$39.00/Item
Returned Item	\$39.00/Item
Courtesy Pay	\$39.00/Transaction
Stop Payment	\$25.00/Request
Check Printing	Prices vary depending upon style
Copy of Cancelled Check	\$5.00/Check
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation	\$35.00/Hour
Account Research	\$35.00/Hour
Statement/History Copy	\$2.00/Page
Returned Item	\$39.00/Item
Money Order	\$2.00/Money Order
Legal Process	\$75.00
Stop Payment Removed	\$15.00
Below Minimum Share (\$25.00)	\$10.00/Month
Unclaimed Property Processing	\$50.00/Account per instance
Items Sent for Collection	\$20.00/Item
Citation Processing (Charged when a Tax Levy is accessed)	\$25.00
Returned Mail	\$5.00/Returned as non-deliverable
Immigration Letter/Account Verification	\$10.00
Collection Delinquent	\$39.00/Occurrence
Back-up Withholding for IRS	\$5.00/Quarter

Check by Phone	\$10.00/Check
Negative Balance	\$9.00/Day after seven (7) days of negative balance
Dormant Account	\$8.00/Month after inactive for a year <small>Excludes IRA's, CD's, Loans, Financial Health Clubs & Minor Accounts.</small>
Loan Advance	\$20.00 for every advance less than \$500.00
Credit Report	\$10.00 (on denials, cancelations and incomplete loan applications)
Verification of Deposit	\$10.00
Cashiers Check	\$5.00 for members \$7.00 for non-members
Domestic Wires	\$20.00
International Wires	\$30.00
Incoming Wires	\$5.00
Early Account Close	\$25.00 (before 9 months)
ELECTRONIC FUNDS TRANSFER FEES	
Credit Union ATM Withdrawal/Transfer	No Charge
Nonproprietary ATM Withdrawal/Transfer	No Charge
Debit Card Transaction	No Charge
ATM	No Charge
POS	No Charge
Debit	No Charge
PIN Reorder	\$5.00/PIN
ATM/Debit Card Replacement	\$10.00/Card
ACH Origination Credit	\$8.00/Transaction
Non-member Check Cashing	1.4% of Check Amount
Non-member Credit Card Cash Advance Convenience	\$10.00/Cash Advance
Non-member Usage of Credit Union ATM Machine	\$3.00

FEE SCHEDULE	
SAVINGS ACCOUNT FEES	
Prime Shares Account Excessive Withdrawal	\$6.00/Occurrence; if more than six (6) transfers or withdrawals per year
Paper Statement Fee	\$2.00/Mailed Statement (Prime Shares & Checking) <small>Excludes Senior/Minor Accounts & e-statements</small>
MONEY MARKET ACCOUNT FEES	
Below Minimum	\$25.00
Excessive Withdrawal	\$15.00/Occurrence if more than three (3) transfers or withdrawals per month

