



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 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
Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$25.00	Average Daily Balance	See Section 6 Account Transfer and withdrawal limitations apply.
Second Secured Share Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
<input type="checkbox"/> Holiday Club Account	/	Annually	Annually	Annual (Nov. 1 – Oct. 31)	—	—	—	Average Daily Balance	Account Transfer and withdrawal limitations apply.
<input type="checkbox"/> Financial Health Club Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account Transfer and withdrawal limitations apply.
<input type="checkbox"/> Individual Retirement Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	—	\$500.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
<input type="checkbox"/> Roth IRA Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	\$25.00	Average Daily Balance	Account Transfer and withdrawal limitations apply.
Education IRA Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	—	—
Credit Card Checking Account	/	—	—	—	—	—	—	—	—
E-Checking Account	/	—	—	—	—	See Section 5	—	—	—
Basic Checking Account	/	—	—	—	\$100.00	See Section 5	—	—	—
Universal Checking Account (with Overdraft Protection)	/	—	—	—	—	See Section 5	—	—	—

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 Savings, Second Secured Share Savings, Financial Health Club, Individual Retirement, Educational IRA and Roth IRA 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 rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Savings, Second Secured Share Savings, Individual Retirement and Roth IRA accounts are tiered rate accounts. For Savings and Second Secured Savings accounts, if your

account balance is from \$25.00 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 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. For Individual Retirement and Roth IRA accounts, if your account balance is from \$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 or greater, the second Dividend Rate and

Annual Percentage Yield listed for this account will apply. For all tiered rate accounts, 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. 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.

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 Savings, Second Secured Share Savings, Holiday Club, Financial Health Club, Individual Retirement, Educational IRA and Roth IRA accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Second Secured Share Savings, Holiday Club, Individual Retirement, Educational IRA and Roth IRA accounts, 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 at least the par value of one full share in any 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 set forth in the Rate 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 Savings, Second Secured Share Savings, Holiday Club, Financial Health Club, Individual Retirement and Roth IRA 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 Savings, Second Secured Share Savings, Holiday Club, Individual Retirement, Educational IRA and

Roth IRA 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 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 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 equal to six (6) months' dividends on the amount withdrawn. 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 based on the length of the club period for your account. For club periods of 12 months, the fee will be equal to 90 days' dividends on the amount withdrawn; if the club period is longer than 12 months, the fee will be equal to 180 days' dividends on the amount withdrawn. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Second Secured Share Savings, 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 Educational IRA, Credit Card Checking, E-Checking, Basic Checking and Universal Checking accounts, no account limitations apply.

FEE SCHEDULE

Savings Account Fees

- Savings Account Excessive Withdrawal fee: \$ 6.00 per occurrence, if more than six (6) withdrawals per year.
- Savings Account/Holiday Account/IRA Account Copy of Statement fee: \$ 2.00 per copy.

Checking Account Fees

- Checking Maintenance fee: \$ 6.00 per month without direct deposit
- Overdraft fee: \$ 5.00 per item.
- NSF fee: \$ 39.00 per item.
- Returned Item fee: \$ 39.00 per item.
- Courtesy Pay: \$ 39.00 per transaction.
- Stop Payment fee: \$ 25.00 per request.
- Check Printing fee: Prices may vary depending upon style.
- Copy of Statement fee: \$ 2.00 per copy.
- Copy of Cancelled Check fee: \$ 5.00 per check.

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$ 35.00 per hour.
- Account Research fee: \$ 35.00 per hour.
- Statement Copy fee: \$ 2.00 per copy.
- Deposited Item Return fee: \$ 35.00 per item.
- Items Sent for Collection fee: \$ 20.00 per item.
- Money Order fee: \$ 1.00 per money order.
- Legal Process fee: \$ 75.00.
- Stop Payment Removed: \$ 15.00.
- Immigration Letter/Account Verification fee: \$ 10.00.
- Collection Delinquent fee: \$ 39.00 per occurrence.
- Plastic Card Replacement fee: \$ 10.00
- Cash Advance fee: 3% of advance or \$25.00, whichever is less (\$2.00 minimum).
- Back-up Withholding for IRS: \$ 5.00 per quarter.
- Home Equity Loan App. fee: \$ 400.00.
- Home Equity Cancellation fee: \$ 250.00.
- Title Transfer fee: \$ 65.00.
- Plastic Card Recovery fee: \$ 65.00.
- Credit Card Late fee: up to \$35.00.
- Exceeding Credit Card Limit: \$ 29.00.
- Check By Phone fee: \$ 10.00 per check.
- VISA Gold Annual fee: \$ 25.00 per year.
- VISA Classic Annual fee: \$ 25.00 per year.
- MasterCard Annual fee: \$ 25.00 per year.
- Negative Balance fee: \$ 9.00 per day after seven (7) days of negative balance.
- Dormant Account fee: \$ 5.00 per month after inactive for a year.

- Loan Advance fee:\$ 20.00 for every advance less than \$500.00.
- Credit Report fee:\$ 10.00. (on denials and cancellation requests)
- Verification of Deposit:\$ 5.00.
- 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 fee:\$ 25.00(before 9 months)

Electronic Funds Transfer Fees

- Credit Union ATM
 - Withdrawal/Transfer fee:No Charge
- Nonproprietary ATM
 - Withdrawal/Transfer fee:No Charge
- Debit Card Transaction fee:No Charge
- ATM fee:No Charge.
- POS fee:No Charge.
- Debit fee:No Charge.
- PIN Reorder fee:\$ 5.00 per pin.
- ACH Origination Credit:\$ 8.00 per transaction.
- Non-member Check Cashing:1/2% of check amount.
- Non-member Usage of Credit Union ATM Machine:\$ 3.00

Share Value/Membership Fee

- Par value of one share:\$ 25.00.
- Membership Fee\$ 10.00.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration 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.

