



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.

ACCOUNT TYPE	Dividend Rate / Annual Percentage Yield (APY)	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
		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	
Share Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	---	\$25.00	Daily Balance	---
Secondary Share Savings	/	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
Do What You Want	/	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account Withdrawal Limitations Apply.
Christmas Club	/	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account Withdrawal Limitations Apply.
Money Market Share	<\$2,000	/							
	\$2,000 - \$9,999	/							
	\$10,000 - \$24,999	/							
Share Draft	\$25,000 - \$49,999	/	Daily	Monthly	\$2,000.00	\$2,000.00	---	Daily Balance	Account Transfer and Withdrawal Limitations Apply.
	\$50,000 - \$99,999	/							
	\$100,000+	/							

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, Secondary Share Savings, Do What You Want, and Christmas Club accounts, the dividend rate and annual percentage yield may change every dividend period. The dividend rate for this account is the previous month's average of the 26-week Treasury Bill minus a margin of 3.00% and then rounded up to the nearest 0.25%. The rate will never be greater than 5.50% nor less than

0.05%. For Share Draft accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market Share accounts, the dividend rate and annual percentage yield may change twice monthly 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 Money Market Share accounts are tiered rate accounts. If your daily balance is \$1,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,000.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and

annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$50,000.00 to \$99,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 or greater, the sixth dividend rate and annual percentage yield listed for this account 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.

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.

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 Money Market Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Share Savings 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 Money Market Share 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. We reserve the right at any time to require no less than seven days written notice before each withdrawal from Do What You Want, Christmas Club, and Money Market Share accounts as defined by Federal Reserve Regulation D. For Do What You Want accounts, the entire balance will be available for withdrawal at the end of the club period on or after June 30 and the account will remain open. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30 and the account will remain open. For Do What You Want and Christmas Club accounts, withdrawals exceeding four in number during the club period may result in a fee for each withdrawal exceeding four in count.

For Share Savings, Secondary Share Savings, and 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, 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.

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	\$25.00
Number of Shares Required	1

The rates and fees appearing with this 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 and fee information on your accounts, please call the Credit Union.

