

# 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 – SAVINGS AND CHECKING ACCOUNTS

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 to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Savings	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Daily Balance	—
<input type="checkbox"/> Regular Checking	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$500.00	—	Daily Balance	—
<input type="checkbox"/> Business Checking	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$2,500.00	\$2,500.00	Daily Balance	—
<input type="checkbox"/> Student Checking	/	—	—	—	\$50.00	—	—	—	—

## 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 Share Accounts, the dividend rate and annual percentage yield may change monthly 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.

**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 the 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 Share 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, IRA, Regular Checking, and Business Checking accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**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 Regular Checking and Business Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the reverse side. For Savings, Regular Checking, and Business Checking accounts, there is a minimum daily balance required to obtain the annual percentage yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated annual percentage yield. For Savings, IRA, Regular Checking, and Business Checking accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**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 Savings accounts, three (3) withdrawals per month are allowed, after which a fee will be imposed. For IRA, Regular Checking, Business Checking, and Student 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 Fees Schedule for the 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$50.00
Number of Shares Required	1

**9. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration 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.

<b>FEE SCHEDULE</b>	
<b>SAVINGS ACCOUNT FEES</b>	
Savings	\$ 1.00/Withdrawal after 3 per month
Inactivity Fee <i>*Accounts that have no transactions in the past 18 months other than transactions initiated by the credit union and no other services and member is 18 years of age or over.</i>	\$ 5.00/Month
<b>CHECKING ACCOUNT FEES</b>	
Overdraft	\$ 1.00/Item
NSF	\$ 25.00/Item
Returned Item	\$ 5.00/Item
Stop Payment	\$ 25.00/Item
Check Printing	Prices may vary depending upon style
Regular Checking Service Charge	\$ 3.00/Month if the minimum balance is not maintained
Business Checking Service Charge	\$ 10.00/Month if your minimum balance is not maintained with a limit of 15 checks. A fee of \$ 0.25 for each additional check exceeding the 15 check limit
Paid Check Copies	\$ 3.00/Item
Statement Copy	\$ 1.00/Page
Account Activity Print-out	\$ 1.00/Page
Temporary Check	\$ 0.10/Check
Rejected Item	\$ 0.25/Item
Internet Bill Payment	\$ 7.50/Month (currently waived)
Virtual Branch (Internet Banking)	Free
<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Account Reconciliation	\$ 25.00/Hour
Account Research	\$ 25.00/Hour
Statement Copy	\$ 1.00/Page
Deposited Item Return	\$ 5.00/Item
Collection:	
Incoming	No Charge
Outgoing	\$ 25.00/Item

Wire Transfer (Outgoing)	\$ 25.00/Transfer
Western Union	\$ 35.00/Transfer
International Wire	\$ 40.00/Item
Account Closure	\$ 15.00 if closed within 90 days of opening account
Mail Returned Undelivered	\$ 5.00/Month
Credit Union Check Made Payable to 3rd Party	\$ 5.00/Check
Gift Envelope	\$ .10/Envelope
Stop Payment on CU Checks	\$ 30.00/Item
Foreign Currency	\$ 20.00, 1 week delivery
Fax:	
Incoming	No Charge
Outgoing	\$ 3.00 for the first page; \$ 1.00 for each additional page
Leins, Levies, Judgments, Warrants, Child Support, etc.	\$ 35.00
Overnight Mail Delivery (USPS, Fed Ex, UPS, etc).	\$ 35.00
Credit Union Bag	\$ 4.00/Bag
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
Nonproprietary ATM Withdrawal/Transfer	\$ 1.00
ATM Balance Inquiry	\$ 0.35/Inquiry
Debit Card:	
Additional Card	\$ 5.00
Replacement	\$ 5.00
Reinstatement	\$ 10.00
NSF - Paid or Returned Unpaid	\$ 25.00
<b>GIFT CARDS</b>	
Purchase Fees:	
Cards \$100.00 or less	\$ 3.00
Cards \$100.01 to \$1,000.00	\$ 5.00
Monthly Card	\$ 2.95/Month beginning in the 7th month after Card issuance and continuing until there is a zero balance on the Card (regardless of the expiration date of the Card)
Card Replacement	\$ 5.00
Transaction or Statement Copy	\$ 2.00
Exceeding Card Value	\$ 15.00

Returns and Refunds	If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. It may take up to 7 days for the amount of the refund to be credited to your Card.
<b>COURTESY PAY</b>	
NSF - Paid or Returned Unpaid	\$ 25.00
<b>IRA</b>	
Annual Account Maintenance	\$ 15.00
Account Termination	\$ 25.00 if closed within 180 days of opening account

