



Truth-In-Savings Disclosures

Except as specifically described, the following disclosures apply to all the accounts.

1. Rate Information.

The Dividend Rate and Annual Percentage yield on your accounts are set forth inside our Rate & Fee Schedule. 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 dividend bearing accounts, the Dividend Rate may change periodically as determined by the Board of Directors.

2. Nature of Dividends.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth inside our Rate & Fee Schedule are the prospective rates that the Credit Union anticipates paying for the dividend period.

3. Compounding and Crediting.

For dividend bearing accounts, dividends will be compounded and credited as set forth inside our Rate & Fee Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period as set forth inside our Rate & Fee Schedule.

4. Accrual of Dividends.

Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account prior to the dividend crediting, accrued dividends will not be paid.

5. Balance Information.

The minimum balance required to open each account is set forth inside our Rate & Fee Schedule. The minimum monthly balance required to avoid a service fee is set forth inside our Rate & Fee Schedule. For dividend bearing accounts, dividends are calculated by the average daily balance. The average daily balance is determined by adding the full amount of principal in the account for each day of the month and dividing that figure by the number of days in the month.

6. Account Limitations.

For Savings, Club, IRA Savings, IRA, and Daily accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your accounts may be subject to a fee or be closed. For Club accounts, you may make withdrawals in the first six (6) days of account opening without restriction. On or after October 31, your balance will be distributed to you. If you make withdrawals prior to that date, you will be charged \$5 per withdrawal.