



Truth-In-Savings for Loyalty Accounts Disclosures

1. Requirements.

There is a limit of one Loyalty Savings account and one Loyalty Checking account per member. If you are at least 18 years of age and have not yet reached 65 years of age, you are required to maintain a Loyalty Checking account with a minimum balance of \$100.00 in order to qualify for the Loyalty Savings account. If you do not meet this requirement, you will earn the Annual Percentage Yield applicable to regular savings accounts. Loyalty Checking account holders are required to be enrolled to receive statements electronically, complete 10 or more debit transactions monthly (not including ATM transactions), deposit at least \$350.00 into Loyalty Checking account monthly, and complete at least three Online Banking or Bill Pay transactions monthly. If you meet all applicable requirements for a calendar month, domestic ATM surcharges up to \$100.00 for the qualifying month will be refunded the following month. If you do not meet all of the applicable requirements, your Loyalty Checking account will earn the Annual Percentage Yield applicable to regular savings accounts. All requirements must be met with transactions posted and cleared by the close of business on the last day of the month.

2. Rate Information.

The Dividend Rate and Annual Percentage Yield on your Loyalty accounts are set forth on the Current Rates page for Savings and Checking. The Dividend Rate and Annual Percentage Yield may change at any time. The Loyalty Savings account and Loyalty Checking account are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to your average daily balance that is within the balance range of that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date set on our rates page. A withdrawal of dividends will reduce earnings.

3. 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 Rates and Annual Percentage Yields set forth on the Current Rates page for Savings and Checking, are the rates and yields as of the effective date shown on our Current Rates page for Savings and Checking.

4. Compounding and Crediting.

For Loyalty Checking accounts, dividends will be compounded and credited monthly unless you elect to have dividends transferred to another account of yours. The Dividend Period for Loyalty Checking accounts begins on the first calendar day of the month and ends on the last calendar day of the month. For Loyalty Savings accounts, dividends will be compounded and credited quarterly unless you elect to have dividends transferred to another account of yours. The Dividend Period for Loyalty Savings accounts begins on the first calendar day of the calendar quarter (January 1, April 1, July 1, October 1) and ends on the last calendar day of the calendar quarter (March 31, June 30, September 30, December 31).

5. Accrual of Dividends.

Dividends begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on the business day you deposit noncash items (i.e., checks) to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. Balance Information.

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth on the Current Rates page for Savings and Checking. Dividends are calculated by using the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account each day of the month and dividing that figure by the number of days in the month.



7. Transaction Limitations.

For Loyalty Savings accounts, no more than six (6) preauthorized, automatic or telephonic transfers or online banking transfers may be made from these accounts to another account of yours or to a third party in any one month.