

**TRUTH-IN-SAVINGS DISCLOSURE**  
LAST DIVIDEND DECLARATION 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	See Section 6
<input type="checkbox"/> Regular Savings <input type="checkbox"/> Organizational Savings <input type="checkbox"/> Commercial Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$500.00	\$100.00	Daily Balance	Account transfer limitations apply.
Dream Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	----	----	----	Daily Balance	Account withdrawal limitations apply.
Holiday Club Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	----	----	----	Daily Balance	Account withdrawal limitations apply.
Additional Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	----	----	\$100.00	Daily Balance	Account transfer limitations apply.
Money Market Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	----	\$2,000.00	Daily Balance	Account transfer limitations apply.
Savosaurus Youth Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	----	----	----	Daily Balance	Account transfer limitations apply.
Individual Retirement Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	----	----	----	Daily Balance	Account transfer limitations apply.
Regular Checking, Organizational Checking Accounts	/	----	----	----	----	----	----	----	----
Commercial Checking Accounts	/	----	----	----	----	----	----	----	Account transaction limitations apply.

**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 Regular Savings, Organizational Savings, Commercial Savings, Dream, Holiday Club, Additional Savings, Money Market, Savosaurus Youth, and Individual Retirement 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Dividends will be declared at the beginning of each dividend period. The Money Market accounts are tiered rate accounts. If your daily balance is from \$2,000.00 to \$19,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$20,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the third 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings, Commercial Savings and/or Organizational 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 Regular Savings accounts, there is a minimum average daily balance required to avoid a service fee for the month. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Regular Savings, Organizational Savings, Commercial Savings, Additional Savings and Money Market 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 that day. For Savosaurus Youth accounts, you must be 14 years of age or younger to open this account; at age 15 your balance will be transferred to a Regular Savings account and your account will be closed. 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 Regular Savings, Commercial Savings, Additional Savings, Money Market, and Savosaurus Youth 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. When a transfer exceeds these limitations, we will refuse it and we will assess a fee against your account. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the 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 Holiday Club account, you may close it. For Dream accounts, no more than three (3) withdrawals per calendar year allowed. For Individual Retirement accounts, you may not make any

preauthorized, automatic or telephone transfers at any time. For Commercial Checking accounts, you will be charged a fee as disclosed in the Fee Schedule for debit and credit transactions posted to your Commercial Savings account monthly. For Regular Checking and Organizational 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 card withdrawal, debit card withdrawal, debit card point-of-purchase, 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.

The rates and fees appearing in 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.

### MINIMUM REQUIRED SHARE

Par Value of One Share	\$5.00
Number of Shares Required	1

