

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

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
Regular Share Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	—	—	Average Daily Balance	Account transfer limitations apply.
Extra Share Account	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Club Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	—	—	Average Daily Balance	Account transfer limitations apply.
Joint Share Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	—	—	Average Daily Balance	Account transfer limitations apply
Public Unit Share Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	—	—	Average Daily Balance	Account transfer limitations apply
Christmas Club Account	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Average Daily Balance	Account transfer limitations apply
IRA Share Account	/	Monthly	Monthly	Monthly (calendar)	\$100.00	—	—	Average Daily Balance	—
Share Draft Account	/	Monthly	Monthly	Monthly (calendar)	---	—	—	Average Daily Balance	—
Fresh Start Checking Account	/	Monthly	Monthly	Monthly (calendar)	---	—	—	Average Daily Balance	—

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 all 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 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 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, accrued dividends will not be paid. However, for Christmas Club accounts any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share 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 Share Draft accounts, the minimum balance must be at least the cost of the drafts and the

monthly fee for the account to remain open. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Regular Share, Extra Share, Club, Joint Share, and Public Unit 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. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1st and the account will remain

open. If you withdraw any of the account balance at any time, we will close your account and pay you the full account balance. For IRA Share, Share Draft and Fresh Start 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 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 Fee Schedule for current fee information.

For ATM and one-time debit 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) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

FEE SCHEDULE

IRA Share Account Fees

- Annual Fee \$
- Enrollment Fee \$

Share Draft Account Fees

- Service Fee

Fresh Start Checking Account Fees

- Monthly Service Fee..... \$

Checking Account Fees

- Overdraft Fee \$
- NSF Fee \$
- Courtesy Pay Fee..... \$
- Stop Payment Fee..... \$
- Share Draft Printing.....

- Credit Union Check
Stop Payment Fee.....

Other Service Fees

- Items Sent For Collection
- Wire Transfer Fee (Incoming)
- Wire Transfer Fee (Outgoing)
- Money Order \$
- Travelers Cheques \$
- Travelers Cheques
For Two \$
- Account Reconciliation \$
- Statement Copy Fee \$
- Account Activity Printout..... \$
- Deposited Item Return Fee \$
- \$5.00 Fee to generate credit report- fee waived if loan is processed
- \$4.00 non-refundable fee for credit union counter check made payable to any party other than owners of the account
- Account Maintenance Fee..... \$
- Check Cashing Fee..... \$

EFT Fees

- ATM Withdrawal/Transfer Fee
- Card Replacement Fee..... \$
- PIN Reissue Fee..... \$
- ACH Overdraft Fee \$
- Debit Card Overdraft Fee..... \$
- Bill Pay..... \$

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective 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.

