



Friends you can bank on.

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**TRUTH-IN-SAVINGS DISCLOSURE - SHARE AND SHARE DRAFT ACCOUNTS**  
**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 LIMITATIO
	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"/> Regular Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Special Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Vacation Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Health Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	—
<input type="checkbox"/> Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer limitations apply.
	/								
<input type="checkbox"/> Premium Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Platinum Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$100,000.00	\$100,000.00	\$100,000.00	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Business Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Daily Balance	—
<input type="checkbox"/> Better Choice	—	—	—	—	\$25.00	—	—	—	—

**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 Regular Savings, Special Savings, IRA Savings, Christmas Savings, Vacation Savings, and Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Health Savings accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Money Market, Premium Money Market, and Platinum Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Business Checking accounts, the dividend rate and annual percentage yield may change on the first day of each month to reflect changes in the 3-Month Constant Maturity Treasury (Index) as of the last business day of the previous calendar month, to which we add a margin based on the balance in your account. If your balance is from \$2,500.00 to \$9,999.99, the margin added to the index will be -0.75%. If your balance is from \$10,000.00 to \$24,999.99, the margin added to the index will be -0.50%. If your balance is from \$25,000.00 to \$99,999.99, the margin added to the index will be -0.25%. If your balance is \$100,000.00 or greater, the margin added to the index will be 0.00%. **The Money Market,**



**Premium Money Market, and Platinum Money Market** accounts are tiered rate accounts. See Rate Schedule for tiers. 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 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 Money Market, Premium Money Market, and Platinum Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Health Savings, Money Market, Premium Money Market, Platinum Money Market, and Business Checking 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 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, Special Savings, IRA Savings, Money Market, Premium Money Market, and Platinum Money Market 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, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Savings accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Christmas Savings accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Savings accounts, the entire balance will be transferred to another account of yours on or after April 1 and the account will remain open. If you withdraw from your Vacation Savings accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Business Checking accounts, there is a fee of \$0.25 per item above a certain amount of items based on your average monthly balance. For Better Choice accounts, you will be charged a monthly fee of \$4.99. For Health Savings and 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 extended coverage 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 privilege 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 extended coverage in order for the transaction amount to be covered under the overdraft privilege program. 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 on the Overdraft Coverage Options letter 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.

Publish Date: 7/3/19

SHARE VALUE/MEMBERSHIP FEE	
Par Value of One Share	\$5.00
Number of Shares Required	1
Membership	\$1.00

**1. RATES** — The rates appearing with 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 information on your accounts, please call the Credit Union.

**2. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

