

TRUTH-IN-SAVINGS

DISCLOSURE

REGULAR SHARE SAVINGS ACCOUNT

Rate Information: Dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and Crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period: For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements: The minimum balance required to open a Regular Share Savings account is \$5.00. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield.

Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

Accrual of Dividends: Dividends will begin to accrue on the business day you place cash and noncash items to your account.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

CHRISTMAS CLUB ACCOUNT

Rate Information: Dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and Crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements: You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Dividends: Dividends will begin to accrue on the business day you place cash and noncash items to your account.

Transaction Limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

MONEY MARKET SHARE ACCOUNTS

Money Market and Growth Money Market

Rate Information: Dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and Crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends. (CONTINUED ON NEXT PAGE)

MONEY MARKET SHARE ACCOUNTS (CONTINUED)

Minimum Balance Requirements: You must maintain a minimum average daily balance of \$2,500.00 in your *Money Market account* to obtain the disclosed annual percentage yield (or \$0.01 for a *Growth Money Market account*).

Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Dividends: Dividends will begin to accrue on the business day you place cash and noncash items to your account.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

SHARE DRAFT CHECKING ACCOUNTS

Dividend and Super Dividend

Rate Information: Dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and Crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements: You must maintain a minimum average daily balance of \$500.00 in your *Dividend Share Draft checking account* to avoid a service charge fee (or \$5,000.00 for a *Super Dividend Share Draft checking account*). If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge of \$10.00 for that month (or \$15.00 for a *Super Dividend Share Draft checking account*).

Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Dividends: Dividends will begin to accrue on the business day you place cash and noncash items to your account.

Transaction Limitations: No transaction limitations apply to this account.

Free Membership Checking

Minimum Balance Requirements: No minimum balance requirements to open this account. No dividends paid.

IRA SAVINGS ACCOUNTS

Rate Information: Dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and Crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements: No minimum balance requirements apply to this account.

Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Dividends: Dividends will begin to accrue on the business day you place cash and noncash items (for example, checks) to your account.

Transaction Limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.