



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 to Calculate Dividends	
Share 01	\$100 ⁰¹ -\$5,000 ⁰⁰ / \$5,000 ⁰¹ -\$25,000 ⁰⁰ / \$25,000 ⁰¹ -\$50,000 ⁰⁰ / \$50,000 ⁰¹ &Over	Quarterly	Quarterly	Quarterly (Calendar)	\$25 ⁰⁰	—	\$100 ⁰¹	Average Daily Balance	3 withdrawals per quarter without incurring a fee.
Christmas Club	\$100 ⁰¹ -\$5,000 ⁰⁰ / \$5,000 ⁰¹ -\$25,000 ⁰⁰ / \$25,000 ⁰¹ -\$50,000 ⁰⁰ / \$50,000 ⁰¹ &Over	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100 ⁰¹	Average Daily Balance	Account withdrawal limitations apply.
Guard Club	\$100 ⁰¹ -\$5,000 ⁰⁰ / \$5,000 ⁰¹ -\$25,000 ⁰⁰ / \$25,000 ⁰¹ -\$50,000 ⁰⁰ / \$50,000 ⁰¹ &Over	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100 ⁰¹	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	\$100 ⁰¹ -\$5,000 ⁰⁰ / \$5,000 ⁰¹ -\$25,000 ⁰⁰ / \$25,000 ⁰¹ -\$50,000 ⁰⁰ / \$50,000 ⁰¹ &Over	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100 ⁰¹	Average Daily Balance	Account withdrawal 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 Share 01, Christmas, Guard and Vacation Club accounts, the dividend rate and annual percentage yield may change quarterly 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. Share 01, Christmas, Guard and Vacation accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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. For Holiday Club accounts, the dividend period is annual. For example, the first dividend

period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern. For Vacation Club accounts, the dividend period is annual. For example, the first dividend period begins on May 1 and ends on April 30. All other dividend periods follow this same pattern.

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. For Share 01, Christmas, Guard and Vacation Clubs accounts, 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 Share 01 account. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share 01 accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the 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 Share S-1 Accounts, there is a maximum 3 withdrawals per quarter. There is a \$10 fee for each withdrawal made after that, until the new quarter begins. For Christmas Club 50,

Guard Club 51 and Vacation Club 52 accounts, there is a maximum of 2 withdrawals per calendar year.

7. MEMBERSHIP — As a condition of membership, you must maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$1.00

8. 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.

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

