



Truth-In-Savings Disclosure

MEMBER SHARE ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 this account is \$5.00. You must maintain a minimum average daily balance of \$5.00 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 period by the number of days in the period. The period we use is the quarterly statement cycle.

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

Par value of a share: The par value of a share in this account is \$5.00.

FREEDOM CHECKING ACCOUNT (74)

Minimum balance requirements: The minimum balance to open this account is \$1.00.

Dividends: Dividends are not paid on this account type.

Statement Cycle: Monthly paper or online statements.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

PREMIER CHECKING ACCOUNT (78)

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 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 January 31.

Minimum balance requirements: The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$1500.00 in your account or an aggregated daily balance of \$5,000.00 or more to avoid a service charge fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a service charge fee of \$10.00 for that month. You must maintain a minimum average daily balance of \$250.00 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 period by the number of days in the period. The period we use is the monthly statement cycle.

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

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

PRIME CHECKING ACCOUNT (70) (55 years of age and older)

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 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 January 31.

Minimum balance requirements: The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$250.00 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 period by the number of days in the period. The period we use is the monthly statement cycle.

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

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges: If you do not maintain an average daily balance of \$500.00 in checking **OR** have a monthly direct deposit, a service charge fee of \$5.00 will be charged each month.

CLUB ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 this account is \$5.00. You must maintain a minimum average daily balance of \$1.00 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 period by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place 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.

Fees and charges: An excessive withdrawal fee of \$5.00 per \$100.00 increments will be charged. This fee will not apply if the withdrawal is made during June or July for the vacation clubs or during November or December for the Christmas clubs.

IRA SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 this account is \$25.00. You must maintain a minimum average daily balance of \$1.00 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 period by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place 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.

TERM SHARE CERTIFICATE

Effect of closing an account: 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 this account is \$500.00. You must maintain a minimum average daily balance of \$500.00 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 period by the number of days in the period.

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

Transaction limitations: The minimum amount you can deposit is \$500.00. You may make withdrawals from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. If this is an IRA Term Share Certificate, you may not withdraw dividends before maturity.

Early withdrawal penalties: (a penalty may be imposed for withdrawals before maturity - If your account has an original maturity of less than one year: The penalty we may impose will equal 31 days dividends on the amount withdrawn subject to penalty. If your account has an original maturity of one year or more: The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

COMMON FEATURES

Bylaw requirements: You must complete payment of one share in your Membership Share account as a condition of admission to membership.

Transaction limitations: We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. This disclosure further explains the dividend feature of your non-term share account(s).

National Credit Union Share Insurance Fund: Member accounts in this credit union are federally insured by the National Credit Union Insurance Fund.