

## TRUTH-IN-SAVINGS DISCLOSURE

### EFFECTIVE DATE:

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	
Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Kids First Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
1st Class/Capital Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$200.00	\$200.00	Daily Balance	—
ECO Free/Simply Checking	—	—	—	—	\$25.00	—	—	—	—
1st Select/Primetime Checking (50 & over)	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
1st Priority Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	—	Daily Balance	Account transfer and 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 savings 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 Savings, Kids First Savings, Holiday Club, IRA Savings, 1st Class/Capital Checking, 1st Select/Primetime Checking (50 & over), and 1st Priority Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by

the Credit Union's Board of Directors. For Money Market accounts, the dividend rate and annual percentage yield may change at any time 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 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.

**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 1st Class/Capital Checking 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 1st Class/Capital 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 period, you will not earn the annual percentage yield stated in the Rate Schedule. 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 Savings, Kids First Savings, and Money Market 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Holiday Club account, 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 IRA Savings, 1st Class/Capital Checking, ECO Free/Simply Checking, 1st Select/Primetime Checking (50 & over), and 1st Priority 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 card 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

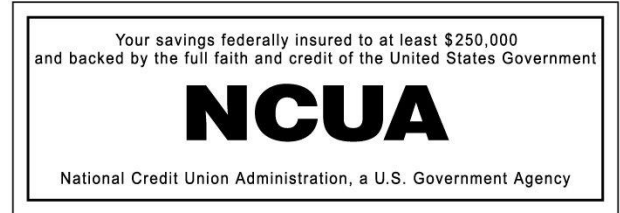
Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card 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	\$5.00
Number of Shares Required	1

**9. RATES** — The rates appearing with this Schedule are accurate as of the effective 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.



<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour
Cashier's Check Stop Payment	\$10.00/Request (only on lost/stolen)
***Cashier's Check Withdrawal	\$2.00/Withdrawal, no charge if to member
Document Retrieval	\$3.00/Page; \$20.00/hour, Minimum \$20.00
Fax	\$1.00/Page (no international)
Foreign Check Processing Fee Canadian	\$20.00/Item
Legal Action (garnishment/levies)	\$25.00
***Money Order	\$2.00/Money Order
Returned Item	\$30.00/Item
Statement Copy	\$1.50/Copy
Wire Transfer (Incoming)	No Charge
Wire Transfer (Outgoing - Domestic)	\$20.00/Transfer
<b>SAVINGS ACCOUNT FEES</b>	
Excess Transactions	\$15.00/Item
Holiday Club Early Withdrawal	\$10.00/Withdrawal
Inactive Account	\$5.00/Month (No activity for more than 12 months)****
<b>CHECKING ACCOUNT FEES</b>	
Courtesy Pay	\$30.00/Item
Check Copy	\$1.00/Copy
Inactive Account	\$5.00/Month (No activity for more than 12 months)**** (Does not include Money Market accounts)
NSF	\$30.00/Item
Overdraft Transfer	\$5.00/Item
Returned Item	\$30.00/Item
Check Printing	Prices may vary depending upon style
Stop Payment	\$10.00/Item
<b>1<sup>ST</sup> CLASS/CAPITAL CHECKING ACCOUNT FEES</b>	
Monthly Service	\$5.00/Month, if the minimum balance in not maintained
<b>ECO FREE/SIMPLY CHECKING ACCOUNT FEES</b>	
Mailed Statements	\$5.00/Month, if not enrolled in e-Statements
<b>1<sup>ST</sup> PRIORITY CHECKING ACCOUNT FEES</b>	
Monthly Service	\$7.00/Month

<b>MONEY MARKET ACCOUNT FEES</b>	
Check Copy	\$1.00/Copy
Excess Transactions	\$15.00/Item
Money Market Check Printing	Prices may vary depending upon style
NSF	\$30.00/Item
Returned Item	\$30.00/Item
Stop Payment	\$10.00/Item
<b>EFT FEES</b>	
Bill Pay Inactivity	\$4.95/Month
Card Replacement	\$10.00/Card, no charge at reissue
Courtesy Pay	\$30.00/Item
Foreign Transaction	1% of the amount of the transaction, calculated in U.S. dollars.
Nonproprietary ATM Withdrawal/Transfer	\$1.00/Transaction
NSF	\$30.00/Item
Overdraft Transfer	\$5.00/Transfer
**Overnight Check Payment (Bill Pay)	\$14.95
**Popmoney Account to Account Transfer (Incoming)	No Charge
**Popmoney Account to Account Transfer (Outgoing)	\$2.00
**Popmoney eGreetings	\$0.25
<b>**Popmoney Transaction Fees:</b>	
	\$1.00-\$249.99    \$250.00-\$999.99    \$1,000.00+
Send Money (3-Day)	\$0.50                      \$0.75                      \$1.50
Send Money (Next Day)	\$1.00                      \$1.50                      \$2.00
Request Money (3-Day)	\$0.50                      \$0.75                      \$1.50
Proprietary ATM Withdrawal	No Charge (Including CO-OP machines)
Rush Order	\$25.00
**Same Day Electronic Payment (Bill Pay)	\$9.95
Ship card to branch for pickup	\$20.00
Stop Payment	\$10.00/Item
<b>SAFE DEPOSIT BOX FEES</b>	
3" x 5" Box	\$20.00/Year
5" x 5" Box	\$30.00/Year
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$50.00/Year
6" x 10" Box	\$50.00/Year
9" x 10" Box	\$80.00/Year
10" x 10" Box	\$80.00/Year

Box Drilling	At Cost – Approximately \$250.00
Replacement Key	\$25.00
** Applies only to 1 <sup>st</sup> Class, 1 <sup>st</sup> Priority, 1 <sup>st</sup> Select & ECO Free Checking accounts	
*** Except 1 <sup>st</sup> Priority Checking Account Holders	
**** Excludes Members 18 and under	