

# 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	
Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$25.00	Daily Balance	Account transfer limitations apply.
Christmas	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	---	\$25.00	Daily Balance	Account withdrawal and transfer limitations apply.
Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	---	---	Daily Balance	Account withdrawal, deposit, and transfer limitations apply.
Classic Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	---
Free/Net Checking	/	---	---	---	\$25.00	---	---	---	---
Fresh Start Checking	/	---	---	---	\$25.00	---	---	---	---
Student Checking	/	---	---	---	\$25.00	---	---	---	---
Platinum Checking	/	---	---	---	---	---	---	---	---
Go Green Rewards Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	---	---	Daily Balance	---
Non Profit Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	---	---	Daily Balance	---



## 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, Classic and Non Profit Checking accounts, the dividend rate and annual percentage yield may change quarterly 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. For Go Green Rewards Checking accounts, the dividend rate and annual percentage yield may change monthly 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. The Share accounts are tiered rate accounts. If your daily balance is \$10,000.00 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.01 to \$25,000.00, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.01 to \$50,000.00, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.01 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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. The Money Market accounts are tiered rate accounts. If your daily balance is \$1,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$2,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The Classic Checking accounts are tiered rate accounts. If your daily balance is \$499.99 or below, the

first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$500.00 or greater, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. The Go Green Rewards Checking account is a tiered rate account. If your daily balance falls within the first range of balances as listed in the Rate Schedule provided with this disclosure booklet and you meet the following service requirements during the calendar month, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) you complete 15 point of sale transactions per month that are at least \$5.00 each; 2) you have at least one (1) direct deposit or ACH transaction per month; 3) you access Online Banking once a month; and 4) you receive e-statements through the entire month. If your daily balance falls within the second range of balances as listed in the Rate Schedule provided with this disclosure booklet **and** you meet all of the minimum service requirements, the second dividend rate and range of annual percentage yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a calendar month, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the 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 a Share 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 Classic 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 Share, Christmas and Classic 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 Share 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 Christmas accounts, you may withdrawal funds from October through December. If you withdraw from your Christmas accounts at any other time, 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 you open it. For Share and Money Market accounts, you may make four (4) withdrawals per month, after which a fee will be imposed. For Money Market accounts, the minimum deposit and withdrawal limit is \$100.00. For Classic Checking, Free/Net Checking, Fresh Start Checking, Student Checking, Platinum Checking, Go

Green Rewards Checking, and Non Profit 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

<b>FEE SCHEDULE</b>	
<b>Share Account Fees</b>	
Share Account Excessive Withdrawal Fee	\$2.00/Transaction after 4 withdrawals per month
Money Market Excessive Withdrawal Fee	\$2.00/Transaction after 4 withdrawals per month

<b>Christmas Account Fees</b>	
Withdrawal Fee	\$10.00
<b>Classic Checking Account Fees</b>	
Low Balance Fee	\$5.00/Month if minimum daily balance is not met
<b>Platinum Checking Account Fees</b>	
Monthly Service Fee for Platinum Advantage Package	\$6.00/Month
<b>Checking Account Fees</b>	
NSF	\$29.00/Item
ATM Overdraft	\$29.00
Overdraft	\$29.00/Item
Overdraft Protection	\$10.00/Item
Returned Item	\$29.00/Item
Stop Payment	\$29.00/Request
Check Printing	Prices may vary depending on style
<b>Other Service Fees</b>	
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$25.00/Hour and \$25.00 minimum charge
Account Research	\$25.00/Hour and \$25.00 minimum charge
Automatic Transfer	\$10.00/Transfer
Bad Address	\$5.00/Month
Balance Inquiry (By Phone)	\$1.00/Inquiry
Certified Check	\$5.00/Check
Check Cashing	\$5.00/Transaction
Deposited Item Return	\$29.00/Item
Garnishment	\$29.00
Inactive Account	\$5.00/Quarter after 1 year and the balance is below \$500.00 (waived for members under 21)

Gift Card	\$3.00/Card
Items Sent For Collection	\$20.00/Item
Legal Process	\$29.00
Money Order	\$3.00/Money Order
Photocopy	\$3.00/Copy
Staledated Corporate Check Fee	\$10.00/Item
Real Estate Recording	Market Price
Loan Origination	Market Price
Statement Copy	\$2.00/Copy
Temporary Checks	\$2.00/10 Checks
Verification of Deposit	\$15.00/Verification
Wire Transfer (Outgoing)	\$15.00/Transfer
<b>EFT Fees</b>	
ACH Overdraft	\$29.00
Card Replacement	\$5.00
ATM Transaction	\$1.00/Transaction for each ATM transaction at an ATM not owned by the Credit Union after 4 free
Debit Card Overdraft	\$29.00
PIN Reissue	\$5.00
Withdrawal Fee	\$2.00/Withdrawal charged after 4 withdrawals per month

The rates and fees 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 and fee information on your accounts, please call the Credit Union.

