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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 7 / 31 / 18

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.

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	\$10,000.00 or below 0.10% / 0.10%									
	\$10,000.01 to \$25,000.00 0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account withdrawal limitations apply.	
	\$25,000.01 to \$50,000.00 0.10% / 0.10%									
	\$50,000.01 or greater 0.10% / 0.10%									
Christmas	0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account withdrawal limitations apply.	
Money Market	\$1,999.99 or below 0.10% / 0.10%									
	\$2,000.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	—	Daily Balance	Account withdrawal limitations apply.	
Classic Checking	0.10% / 0.10%	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	\$15,000.00 or below 1.24% / 1.25%									
Qualifications met (see section 1)	\$15,000.01 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—	
Qualifications not met (see section 1)	0.10% / 0.10%									
Non Profit Checking	0.50% / 0.50%	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Daily Balance	—	
Elite Preferred Checking	1.00% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	—	



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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, Christmas, Classic Checking, 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 and Elite Preferred Checking 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. Share and Money Market 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, 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 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. For Share, Christmas, Money Market, Classic Checking, Go Green Rewards Checking, Non Profit Checking, and Elite Preferred Checking 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 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, Classic Checking, and Elite Preferred 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 Share and Money Market Share 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, items will not be paid. For Share and Money Market accounts, you may make four (4) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Money Market accounts, the minimum deposit and withdrawal limit is \$100.00. For Christmas accounts, you may withdraw funds from October through December and the account will remain open. If you withdraw from your Christmas accounts at any other time, you will be charged a fee as disclosed in the Fee Schedule. For Classic Checking, Free/Net Checking, Fresh Start Checking, Student Checking, Platinum Checking, Go Green Rewards Checking, Non Profit Checking, and Elite Preferred 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.

FEE SCHEDULE	
SHARE ACCOUNT FEES	
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
CHRISTMAS ACCOUNT FEES	
Withdrawal Fee	\$10.00
CLASSICE CHECKING ACCOUNT FEES	
Low Balance Fee	\$5.00/Month if minimum daily balance is not met
PLATINUM CHECKING ACCOUNT FEES	
Monthly Service Fee for Platinum Advantage Package	\$6.00/Month
CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
NSF	\$29.00/Item
ATM Overdraft	\$29.00/Item
Overdraft Courtesy	\$29.00/Item
Returned Item	\$29.00/Item
Stop Payment	\$29.00/Request
GENERAL FEES	
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
Bad Address	\$5.00/Month
Balance Inquiry (By Phone)	\$1.00/Inquiry
Certified Check	\$5.00/Check
Check Cashing	\$5.00/Check
Deposit Item Return	\$29.00/Item
Garnishment	\$29.00
Gift Card	3.00/Card

Inactive Account	\$5.00/Month after 1 year and account balance is below \$500.00 (waived for members under 21)
Items Sent for Collection	\$20.00/Item
Legal Process	\$29.00
Loan Origination	Market Price
Money Order	\$3.00/Money Order
Overdraft Transfer	\$10.00/Transfer
Photocopy	\$3.00/Copy
Real Estate Recording	Market Price
Statedated Corporate Check Fee	\$10.00/Item
Statement Copy	\$2.00/Copy
Temporary Checks	\$2.00/10 Checks
Verification of Deposit	\$15.00/Verification
Wire Transfer (Outgoing)	\$15.00/Transfer
EFT FEES	
ACH Overdraft	\$29.00/Item
ATM Transaction	\$1.00/Transaction for each ATM transaction at ATM's not owned by the Credit Union after 4 free
Card Replacement	\$5.00/Card
Debit Card Overdraft	\$29.00/Item
PIN Reissue	\$5.00

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency