

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

MATURITY DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Interest Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Regular Certificate 91 Day 6 Month 9 Month	See Current Rate Sheet	Fixed	\$1,000.00	At Maturity	At Maturity	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> Regular and IRA Certificate 30 Month		Fixed	\$100.00	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> Regular Certificate 60 Month		Fixed	\$500.00	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> Regular Certificate 12 Month 15 Month 18 Month 24 Month 36 Month 48 Month		Fixed	\$1,000.00	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> IRA Certificate 91 Days 6 Month 9 Month		Fixed	\$500.00	At Maturity	At Maturity	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> IRA Certificate 12 Month 15 Month 18 Month 24 Month 36 Month 48 Month 60 Month		Fixed	\$500.00	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic

<input type="checkbox"/> Save to Win Certificate 1 Year	See Current Rate Sheet	Fixed	\$25.00	Quarterly	Quarterly	Allowed - No Limit	See Transaction Limitations Section	Automatic
ACCOUNT DISCLOSURES								

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the interest rate and annual percentage yield are fixed and will be in effect for the initial term of the account. The Regular Certificate 91 Day, 6, 9, 12, 15, 18, 24, 36 and 48 month accounts are tiered rate accounts. If your daily balance is from \$1,000.00 to \$24,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$99,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 or greater, the third interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. The IRA Certificate 91 Day, 6, 9, 12, 15, 18, 24, 36, 48 month and Regular 60 month accounts are tiered rate accounts. If your daily balance is from \$500.00 to \$24,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$99,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 or greater, the third interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. For Regular 30 month Certificate and IRA 30 month Certificate accounts are tiered rate accounts. If your daily balance is from \$100.00 to \$24,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$99,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 or greater, the third interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. For accounts subject to interest compounding, the annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency of interest applicable to each account is stated in the Rate Schedule. At your option, you may choose to have interest credited to your certificate account, check or transferred to another account of yours. Interest will be paid by check if your balance is over \$10,000.00. If you have interest paid to you by check or transferred to another account, compounding will not apply.

3. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings 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 all accounts, interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

4. ACCRUAL OF INTEREST — For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals are not allowed. For Save to Win Certificate accounts, one (1) withdrawal allowed per raffle period at a penalty of \$25.00. If you make a second withdrawal, your account will be closed.

6. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

7. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 91 Days	30 days' interest
Terms of 6 to 9 Months	91 days' interest
Terms longer than 9 Months	182 days' interest

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet

earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

8. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

9. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

10. SAVE TO WIN — Please refer to the Official Account and Prize Entry Rules disclosure for more details.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$2.00

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.

