

## TRUTH-IN-SAVINGS DISCLOSURE

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.

Last Dividend Declaration Date: \_\_\_\_\_

### RATE SCHEDULE

	Regular Share Account	Special Share Account
<b>DIVIDENDS</b>		
Dividend Rate/Annual Percentage Yield		
Dividends Compounded	Quarterly, Semi Annually, Annually	
Dividends Credited	Quarterly, Semi Annually, Annually	
Dividend Period	Calendar Quarter, Semi Annually, Annually	
<b>BALANCE REQUIREMENTS</b>		
Minimum Opening Deposit	\$ 25.00*	\$25.00*
Minimum Balance to Avoid a Service Fee		
Minimum Balance to Earn the Stated APY	<b>\$100.00</b>	
Balance Method	Daily Balance	
<b>ACCOUNT LIMITATIONS</b>		
See Section 6 below	Account transfer and withdrawal limitations apply.	

### TRUTH IN SAVINGS ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all the accounts. All 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 all 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 rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

**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 of dividends and dividend Period applicable to each account are set forth 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.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. Your account will not earn dividends until it has reached the minimum opening deposit of **\$100.00**. For Regular Share accounts, if you make a withdrawal before your balance is \$25.00, your account is automatically terminated and you must wait **90 days** to open a new account. For Regular Share Accounts, if you draw your account balance before \$25.00 more than **three times** within a calendar year your account will be closed and you must **receive Financial counseling** to open a new account.

**6. Account Limitations.** For Regular Share accounts, more than **six (6)** preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular Share accounts, **three (3) withdrawals per quarter allowed, after which a fee will be imposed.** For Special Share accounts, you may make transfers or withdrawals in the first **seven (7) days after the account is opened without restriction.**

**FEE SCHEDULE**

**Share Account Fees**

- Regular Share Account
- Excessive Withdrawal fee:.....\$\_\_\_\_\_ per withdrawal  
after three (3) withdrawals  
per quarter.

**CAN WAIVER FEES ON SENIOR ACCOUNT**

- Special Share Account:
- Early Withdrawal fee:.....\$\_\_\_\_\_

**Other Service Fees (applicable to all accounts)**

- Account Research Fee.....\$10.00 per hour
- Statement Copy fee:.....\$ 2.00
- Deposited Items Return fee.....\$10.00
- Items Sent for Collection fee:.....\$ 5.00
- Stop Payment fee:..... \$20.00
- Returned Check Fee:.....\$25.00

**Share Value**

- Par Value of one share .....\$ 5.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your account, please call the Credit Union.

**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**