

TRUTH-IN-SAVINGS 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 dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and 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.
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 and ends on the last calendar day of the period.
4. **Accrual of Dividends.** For Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Savings, Special Savings, Christmas Club and Checking 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 Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and Checking accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and Checking accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
6. **Account Limitations.** For Regular Savings, Special Savings and Daily Cash accounts, no 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 in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. You may make transfers or withdrawals in the first seven (7)

days after the account is opened without restriction. For IRA, Escrow and Checking accounts, no account limitations apply.