

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**

	Dividend Rate (%)	Annual Percentage Yield (APY)%	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Steady Saver Certificate Accounts</b>			Fixed	\$50.00 Minimum/ \$1,000.00 Maximum	Daily	Monthly	Account's Term	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section	Not Automatically Renewable
365 Days	0.99%	1.00%								
<b>Share Certificate Accounts</b>			Fixed	\$1,000.00	Daily	Monthly	Account's Term	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section	Automatic
32-89 Days	1.19%	1.20%								
<b>Share Certificate Accounts</b>			Fixed	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
3-5 Months	1.19%	1.20%								
6-11 Months	1.29%	1.30%								
12-23 Months	1.44%	1.45%								
24-35 Months	1.88%	1.90%								
<b>Share Certificate Accounts</b>			Fixed	\$500.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
36-47 Months	2.37%	2.40%								
48-59 Months	2.66%	2.70%								
60-72 Months	3.00%	3.05%								
<b>Relationship Share Certificate Accounts</b>			Fixed	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12 Months	1.64%	1.65%								
<b>Jumbo Share Certificate Accounts</b>			Fixed	\$100,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
3 Months	1.19%	1.20%								
6 Months	1.29%	1.30%								
12 Months	1.44%	1.45%								
<b>Relationship Jumbo Share Certificate Accounts</b>			Fixed	\$100,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12 Months	1.64%	1.65%								
<b>IRA Share Certificate Accounts</b>			Fixed	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
3-5 Months	1.19%	1.20%								
6-11 Months	1.29%	1.30%								
12-23 Months	1.44%	1.45%								
24-35 Months	1.88%	1.90%								
<b>Share IRA Certificate Accounts</b>			Fixed	\$500.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
36-47 Months	2.37%	2.40%								
48-69 Months	2.66%	2.70%								
60-72 Months	3.00%	3.05%								
<b>Relationship IRA Share Certificate Accounts</b>			Fixed	\$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12 Months	1.64%	1.65%								



## 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 all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. Dividend Period.** For each account the dividend period is the account's term as disclosed on your Account Receipt or Renewal Notice. The dividend period begins on the first day of the term and ends on the maturity date.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Savings Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

**5. 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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

**6. Transaction Limitations.** For Share Certificate accounts with terms of 89 days or less, you may make additional deposits \$500.00 or more, in increments of \$100.00. For Steady Saver Certificate accounts, after your account is opened you are required to make regular deposits in pre-selected amounts through payroll distribution or automatic transfer from another share account. Your regular deposit may be in any amount between \$5.00 and \$1,000.00. You may increase the amount of your deposit at any time; however, decreases are not permitted. If you miss one monthly or two bi-weekly deposits, the dividend rate for your account will be reduced to the current Regular Savings Share Dividend rate. In addition to your regularly scheduled deposits, you may make one (1) additional deposit at any time during the 365 day term of your account in any amount between \$5.00 and \$1,000.00.

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.

**Amount of Penalty.** For all accounts, the amount of early withdrawal penalty for your account is all accrued dividends up to 90 days' dividends; but not less than seven (7) days' dividends.

**How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account. If the dividend has already been paid, the penalty will be deducted from the principal.

**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; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**7. Maturity.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For Share Certificate, Share Jumbo Certificate, and Share IRA Certificate accounts, your account will automatically renew for another term upon maturity. You will not have a grace period after maturity to withdraw funds without being charged an early withdrawal penalty. To avoid a withdrawal penalty, all withdrawals must be made on the maturity date. All Relationship Share Certificate accounts require direct deposit and checking for the full term of the account in order for the certificate to renew at the prevailing Relationship Share Certificate rate upon maturity. If the relationship criteria are not met, the Relationship Share Certificate account will automatically renew at the regular 12-month Share Certificate rate.

For Steady Saver Certificate accounts, your account will not automatically renew for another term. You will not be paid dividends on the account after the maturity date. Upon maturity, the account balance will be transferred to a regular share savings account and will earn dividends at the rate being paid on that account.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.

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.

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



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