

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**

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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	See Section 6
Regular Savings Share Accounts	0.75%/0.75% 0.75%/0.75% 0.75%/0.75%	Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$50.00 \$1,000.00 \$5,000.00	Average Daily Balance	Account limitations apply
Stars & Stripes Savings Share Accounts	0.75%/0.75% 0.75%/0.75% 0.75%/0.75%	Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$0.01 \$1,000.00 \$5,000.00	Average Daily Balance	Account limitations apply
Rising Star Savings Share Accounts	0.75%/0.75%	Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$0.01 and up	Average Daily Balance	Account limitations apply
Holiday Club Savings Share Accounts	1.00%/1.00% 1.00%/1.00% 1.00%/1.00%	Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$50.00 \$1,000.00 \$5,000.00	Average Daily Balance	Account limitations apply
Vacation Club Savings Share Accounts	1.00%/1.00% 1.00%/1.00% 1.00%/1.00%	Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$50.00 \$1,000.00 \$5,000.00	Average Daily Balance	Account limitations apply
Money Market Savings Share Accounts	0.95%/0.95% 1.09%/1.10% 1.24%/1.25% 1.49%/1.50% 1.59%/1.60%	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$1,000.00	\$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account limitations apply
Secured VISA Savings Share Accounts	0.75%/0.75%	Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$50.00	Average Daily Balance	Account limitations apply
IRA Savings Share Accounts		Monthly	Monthly	Monthly (calendar)	\$5.00	--	\$50.00 \$1,000.00 \$5,000.00	Average Daily Balance	Account limitations apply
HSA Savings Accounts	1.74%/1.75% 2.23%/2.25% 2.72%/2.75% 3.20%/3.25% 3.69%/3.75% 3.93%/4.00%	Monthly	Monthly	Monthly (calendar)	--	--	\$25.00 \$2,500.00 \$5,000.00 \$10,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account limitations apply

**RATE SCHEDULE**

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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	See Section 6
Performance Checking Accounts	0.75%/0.75%	Monthly	Monthly	Monthly (calendar)	--	\$1,000	\$2,500.00	Average Daily Balance	--
Prestigious Checking Accounts	0.90%/0.90% 1.00%/1.00% 1.24%/1.25%	Monthly	Monthly	Monthly (calendar)	\$5,000.00	\$5,000.00	\$5,000.00 \$10,000.00 \$25,000.00	Average Daily Balance	Account limitations apply
HSA Checking Accounts	1.74%/1.75% 2.23%/2.25% 2.72%/2.75% 3.20%/3.25% 3.69%/3.75% 3.93%/4.00%	Monthly	Monthly	Monthly (calendar)	--	--	\$25.00 \$2,500.00 \$5,000.00 \$10,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account limitations apply
Privileged Checking Accounts	0.75%/0.75%	Monthly	Monthly	Monthly (calendar)	--	--	\$500.00	Average Daily Balance	Account limitations apply
Freedom Checking Accounts	N/A	--	--	--	--	--	--	--	Account limitations apply
iQ Checking Accounts	N/A	--	--	--	--	--	--	--	Account limitations apply

**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 Regular Savings Share, Stars & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Savings Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, Performance Checking, Prestigious Checking, HSA Checking and Privileged Checking 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Regular Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Secured VISA Savings Share and IRA Savings Share** accounts are Tiered Rate accounts. If your Average Daily Balance is from \$50.00 to \$999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$1,000.00 to \$4,999.99, the

**second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance** is \$5,000.00 or greater, the third Dividend Rate and Percentage Yield listed for this account in the Rate Schedule will apply. 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 **Stars & Stripes Savings Share and Rising Star Savings Share** accounts are Tiered Rate accounts. If your Average Daily Balance is from \$0.01 to \$999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$1,000.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$5,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 **Money Market Savings Share** account is a Tiered Rate account. If your Average Daily Balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate

and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 **Prestigious Checking** account is a Tiered Rate account. If your Average Daily Balance is from \$5,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$25,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 **HSA Savings and HSA Checking** accounts are Tiered Rate accounts. If your Average Daily

Balance is from \$25.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$2,500.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$5,000.00 to \$9,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$10,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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.

**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 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. 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 at least the par value of one full share in a Regular Savings Share account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Stars and Stripes Savings Share and Rising Star Savings Share accounts, you must be under 18 years of age to open this account. For IQ Checking accounts, you must be between the ages of 18 and 25 to open this account. At the age of 26 the IQ Checking account will automatically transfer to a Freedom Checking account and the Brass magazine subscription will end. For Privileged Checking accounts, you must be age 50 or more to qualify for this account. For Money Market Savings Share, Performance

Checking and Prestigious Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Regular Savings Share, Star & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Savings Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, Performance Checking, Prestigious Checking, HSA Checking and Privileged Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** For Regular Savings Share, Stars & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Savings Share, IRA Savings and HSA Savings 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, your account may be subject to a fee or be closed. For Secured VISA Savings Share accounts, you may not make any transfers or withdrawals from your account at any time. For Holiday Club Savings Share accounts, the entire balance will be transferred to your designated share savings account, unless you have instructed us otherwise, on or after November 1st and the account will remain open. For Prestigious Checking account, direct deposit is required. Failure to set up direct deposit after the 60 days of allotted time, the Prestigious Checking account will automatically change to a Performance Checking account and a reduction in dividend rate to the Performance Checking dividend rate will occur. For all accounts, if the Credit Union's data processing computer is down (off-line), the Credit Union reserves the right to limit the maximum daily withdrawal amount to \$100.00 per member.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

**8. Bonus.** For NEW members opening a Freedom Checking, Performance Checking, Privileged Checking or Prestigious Checking accounts, we will deposit \$50.00 into your share savings account 61 days after you open the checking account (or on the next business day in the case of a weekend or holiday) if you meet the applicable minimum opening deposit and required services criteria during this period.

For Freedom, Performance, Privileged or Prestigious Checking, the required service criteria are as follows:

1. Savings Account
2. Freedom, Performance, Privileged OR Prestigious Checking,
3. Telelink
4. Home Banking
5. Visa Check Card
6. E-Statements
7. E-mail
8. myDeposit\*
9. Bank to Bank Transfer\*
10. Direct Deposit\*\*

For IQ Checking, the required service criteria are as follows:

1. Savings Account
2. IQ Checking
3. Telelink
4. Home Banking
5. Visa Check Card
6. E-Statements
7. E-mail
8. Direct Deposit\*\*

\* Services will be automatically added after your account has been open for more than 30 days and the minimum balance and other criteria are met. These services will be discontinued if your account does not remain in good standing or the balance and service criteria are not met.

\*\* An exception will be made only if you are a non-working member or your employer does not provide direct deposit capabilities.

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