

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule 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 Share, Youth Share, College Education Fund, January Club, Summer Fund, Summer Loan Payment Plan, and Christmas Club accounts, the Dividend Rate and Annual Percentage Yield may change quarterly 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 Share, Youth Share, College Education Fund, January Club, Summer Fund, Summer Loan Payment Plan, and Christmas Club accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share, Youth Share, College Education Fund, January Club, Summer Fund, Summer Loan Payment Plan, and Christmas Club 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 Share, Youth Share, College Education Fund, January Club, Summer Fund, Summer Loan Payment Plan, and Christmas Club accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Share, Youth

Share, College Education Fund, January Club, Summer Fund, Summer Loan Payment Plan, and Christmas Club accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal 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 Share 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 January Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after January 1 and the account will remain open. You may be charged an early withdrawal fee of \$3.00 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 a Summer Fund account, the entire balance will be paid to

you by check or transferred to another account of yours on or after July 1 and the account will remain open. You may be charged an early withdrawal fee of \$3.00 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 a Summer Loan Payment Plan account, the entire balance will be paid to you by check or transferred to another account of yours on or after July 1 and the account will remain open. If you withdraw any of the account balance at any time, we will close your account and pay you the full account balance. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. 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 October 1 and the account will remain open. You may be charged an early withdrawal fee of \$3.00 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 Youth Share, College Education Fund, and Share Draft accounts, no account limitations apply.