

# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:									
The rates, fees and terms applicable to your account at the Credit Union are provided with 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 (APY)	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 to Calculate Dividends	
Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
Goal Club Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Health Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Coverdell Education Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$2,500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account limitations apply.
Rewards Checking Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$250.00	Daily Balance	—
Rewards+ Checking Qualifications Met (See Section 3) Qualifications Not Met (See Section 3)	\$10,000.00 and below / \$10,000.01 or greater / to /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Daily Balance	—
Encore Checking	—	—	—	—	—	—	—	—	Account limitations apply.
Essentials Checking	—	—	—	—	50.00	—	—	—	—
Goal Club Checking	—	—	—	—	—	—	—	—	—
Health Savings Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	—

## 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 Savings, Christmas Club, Goal Club Savings, Health Savings, IRA Savings, Coverdell Education Savings, Money Market, Rewards Checking, Rewards+ Checking, and Health Savings 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market and Rewards+ Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market accounts, 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. For Rewards+ Checking accounts refer to section 3 for additional details about this account.

### **2. REWARDS CHECKING ACCOUNTS —**

For Rewards Checking accounts you may qualify for monthly dividends if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) be enrolled in e-statements; and 2) have an electronic deposit into the account of at least \$50 or 6 point of sale or online purchases using the Rewards debit card posted and settled during the monthly qualification cycle. Refunded or returned debit card purchases will be subtracted from your monthly transaction count used to qualify for rewards. Additionally, micro-deposits and prenotes do not count toward the electronic deposit requirement. The monthly qualification cycle is defined as the first calendar day of the month to the last calendar day of the month. You may qualify for an increased annual percentage yield if you maintain an aggregate daily balance of \$2,500.00 or more in your savings and checking accounts. A Monthly Maintenance Fee will apply in any month the qualifications are not met as stated in the Schedule of Fees and Charges. This fee will be waived for the first two statement cycles after account transition. The

fee is also waived for members aged 18-24. Each Rewards Checking under the same membership must meet the qualifications to earn dividends and avoid the monthly maintenance fee.

### **3. REWARDS+ CHECKING ACCOUNTS —**

For Rewards+ Checking accounts, you may qualify for monthly dividends if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) be enrolled in e-statements; 2) log into online banking once per qualification cycle; and 3) have a combination of two of the following: electronic deposits into the account of at least \$1,000.00, 12 point of sale or online purchases using the Rewards+ debit card posted and settled during the monthly qualification cycle, hold a non-revolving personal loan with a balance of \$10,000.00 or more, or have an active mortgage loan. Refunded or returned debit card purchases will be subtracted from your monthly transaction count used to qualify for rewards. Additionally, micro-deposits and prenotes do not count toward the electronic deposit requirement. The monthly qualification cycle is defined as the first calendar day of the month to the last calendar day of the month. The Rewards+ Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is from \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. A Monthly Maintenance Fee will apply in any month the qualifications are not met as stated in the Schedule of Fees and Charges. This fee will be waived for the first two statement cycles after account transition. The fee is also waived for members aged 18-24. There is a limit of one Rewards+ Checking account per member.

**4. NATURE OF DIVIDENDS —** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**5. DIVIDEND COMPOUNDING AND CREDITING —** The compounding and crediting frequency of dividends and the 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.

**6. 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. For Savings, Christmas Club, Goal Club Savings, Health Savings, IRA Savings, Coverdell Education Savings, Money Market, Rewards Checking, Rewards+ Checking, and Health Savings Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**7. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a savings or goal club account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Savings, Goal Club Savings, Money Market, Rewards Checking, and Health Savings Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**8. ACCOUNT LIMITATIONS —** For Savings, Goal Club Savings, Health Savings, IRA Savings, and Coverdell Education 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Money

Market accounts, you may not make more than three transactions to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above in statement period, your account will be subject to closure by the Credit Union. For Encore Checking accounts the following limitations apply: 1) deposits to the account may only be made by cash or ACH deposit; 2) deposits made by check must be deposited to the primary savings account; 3) items deposited to the primary savings account will be subject to an extended check hold, unless the item is a well-known company's payroll check; and 4) accountholders may not use shared branching services. For Rewards Checking, Rewards+ Checking, Essentials Checking, Goal Club Checking, and Health Savings Checking accounts, no account limitations apply.

**9. FEES FOR OVERDRAWING ACCOUNTS —** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Membership and Account Agreement and Funds Availability Policy Disclosure 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 Schedule of Fees and Charges for current fee information. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**10. MEMBERSHIP —** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

**11. RATES —** The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**12. FEES —** See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

