



TRUTH-IN-SAVINGS DISCLOSURE

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.

ACCOUNT TYPE		DIVIDENDS			RATE SCHEDULE			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				
Share (00) Account	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	\$5.00	Daily Balance			See Section 6	
Share Draft (10) Account	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance			Account Transfer Limitations Apply	
Share Plus (40) Account	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	---	---	Daily Balance			Account Transfer Limitations Apply	
Vacation Club (58) Account	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	---	---	Daily Balance			Account Transfer Limitations Apply	
Christmas Club (60) Account	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	---	---	Daily Balance			Account Transfer 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.

- 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 may change monthly 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 which is set forth in the Rate Schedule.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 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.
- 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.
- Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. 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 all

accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

- Account Limitations.** For Share (00) 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 withdrawals per month are allowed after which a fee will be imposed. For a Vacation Club (58) Account, the entire balance is to be transferred to another account or withdrawn two (2) time per calendar year and the account will remain open. If you transfer to another account or withdraw any of the account balance more than two (2) time per calendar year, you may be charged a \$10.00 fee for each transfer or withdrawal. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For a Christmas Club (60) 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 of \$10.00 for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For Share Plus (40) accounts, a written thirty (30) day notice is required for withdrawals or a loss of 30 days dividends is incurred. For Share Draft (10) accounts, no account limitations apply.

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.

FEE SCHEDULE

Share (00) Account Fees

- Share (00) Account Excessive Withdrawal.....\$ 5.00 per withdrawal, after four (4) withdrawals per month
- Inactive Account Shares.....\$ 5.00 monthly based on balances of \$350.00 or less with no activity for one (1) year and no other account relationship
- Dormant Locator.....\$.85

Share Draft Account Fees

- NSF.....\$ 27.00 per item
- Check Printing.....Prices may vary depending upon style (No refund on printed checks)
- Share Draft Account Overdraft Transfer.....\$ 5.00 per item
- Share Draft Account Stop Payment...\$ 25.00 per item request (if written confirmation is not received in seven (7) days there will be an additional \$10.00 fee)
- Share Draft Account Check Copies...\$ 1.00 per Check after five (5) copies
- Inactive Account Share Draft.....\$ 5.00 per month for accounts with balances of \$100 or less and no activity within the past year
- Debit Card Replacement\$ 5.00
- Counter Checks\$ 2.00 per page

Check Cashing

- With Share Draft/Checking but no matching funds\$ 3.50
- With Share/Savings Only.....\$ 5.00

Other Service Fees (if applicable to all accounts)

- Account Reconciliation.....\$ 10.00 per hour
- Account Research.....\$ 25.00 per hour
- Statement Copy.....\$ 1.00 per page
- Deposited Item Return.....\$ 15.00 per item
- Wire Transfer (Incoming) Domestic.....\$5.00 per transfer
- International.....\$25.00 per transfer
- Wire Transfer (Outgoing) Domestic.....\$ 20.00 per transfer
- International\$ 45.00 per transfer
- Courtesy Pay.....\$ 27.00 per item
- Cashier Check.....\$ 5.00 per check
- Money Order.....\$ 2.50 per item
- Telephone Transfer.....\$ 5.00 per transfer
- Share Draft Account Closure.....\$ 35.00 if closed by credit union request
- ACH Insufficient Funds.....\$ 27.00 per item
- Stale Check.....\$ 25.00 per item
- Overnight Mail Request.....\$ 18.00 per request
- Overnight Fees UPS Saturday.....\$ 24.00
- 2nd Day Priority Mail.....\$ 6.00 per request
- Phone Inquiry.....\$ 1.00 per request
- Non-Member Notary.....\$ 10.00
- Outgoing Faxes.....\$ 2.00
- Account/Verification Fee.....\$ 25.00
- Legal Process Fee.....\$ 75.00
- Bad Address/Undeliverable.....\$ 5.00/month

Electronic Funds Transfer Fees

- ACH Origination.....\$ 5.00
- ACH Stop Pay.....\$ 25.00
- Bill Payment Overdraft.....\$ 27.00 per item
- Safety Deposit Box.....\$ 17.00 5x5
- Safety Deposit Box.....\$ 18.00 3x10
- Safety Deposit Box.....\$ 25.00 5x10
- Safety Deposit Box.....\$ 40.00 10x10
- Safety Deposit Box Replacement Key...\$ 35.00
- Safety Deposit Box Redrilled.....\$125.00
- Safety Deposit Box Locked Changed...\$100.00

Share Value

- Par Value of One Share.....\$ 5.00

