

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

JANUARY 1, 2012

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 (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	
Shares Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$50.00	\$250.00	\$250.00	Average Daily Balance	Account Transfer limitations apply.
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	\$5.00	Average Daily Balance		
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	Average Daily Balance		
Kid's Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	\$5.00	\$250.00	Average Daily Balance	Account Transfer limitations apply.
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	Average Daily Balance		
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	Average Daily Balance		
Holiday Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$250.00	Average Daily Balance	Withdrawal limitations apply.
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$250.00	Average Daily Balance	
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$250.00	Average Daily Balance	
<input type="checkbox"/> Vacation Club Accounts <input type="checkbox"/> Other Clubs	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$250.00	Average Daily Balance	Account Transfer limitations apply.
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$250.00	Average Daily Balance	
	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$250.00	Average Daily Balance	
Money Market Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account Transfer limitations apply
	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$250.00	Average Daily Balance	
	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$250.00	Average Daily Balance	
Share Draft Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$250.00	Average Daily Balance	—
	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$250.00	Average Daily Balance	
	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$250.00	Average 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 all 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 Shares account is a Tiered Rate account. If your Average Daily Balance is from \$250.00 to \$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 \$500.00 to \$9,999.99, the second Average Daily Balance is from \$500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the third 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 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. The Money Market account is a Tiered Rate account. If your 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 Daily Balance is from \$10,000.00 to \$19,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$20,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$250.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate and Annual Percentage Yield listed for this account will apply. If your average Daily Balance is \$25,000.00 or greater the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. The Money Market account is a Tiered Rate account. If your 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 and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$10,000.00 to \$19,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$20,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$250.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate and Annual Percentage Yield listed for this account will apply.

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 \$10,000.00 to \$24,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average Daily Balance is \$25,000.00 or greater the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. For all Tiered Rate 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.

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 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. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

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 Shares 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 stated in the Rate Schedule. For Shares, Kids, and Money Market accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Rate Schedule. For Shares, Kids, Holiday Club, Vacation Club, Other Clubs and Share Draft 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 Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. 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. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Shares, Kids, Holiday Club, Vacation Club, Other Clubs and Money Market accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 15th and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Draft accounts, no account limitations apply.

FEE SCHEDULE

HOLIDAY CLUB ACCOUNT FEES	
Account Withdrawal Fee	\$5.00/Withdrawal
SHARE ACCOUNT FEES	
Minimum Balance Fee	\$5.00/Month If minimum daily balance is not met
Monthly Statement Fee	\$5.00 per Month if not on Home Banking
MONEY MARKET ACCOUNT FEES	
Minimum Balance Fee	\$5.00/Month If minimum daily balance is not met
Monthly Statement Fee	\$5.00 per Month
CHECKING ACCOUNT FEES	
Overdraft Fee	\$5.00/Item
NSF Fee	\$25.00/Item
Returned Item Fee	\$25.00/Item
Stop Payment Fee	\$25.00/Request
Negative Balance Fee	\$5.00 per day while your account is negative
Monthly Statement Fee	\$5.00 per Month if not on Home Banking
OTHER SERVICE FEES	
Check Cashing Fee	2%/\$5.00 minimum
Items Sent For Collection	\$30.00/Item
Wire Transfer Fee (Incoming)	\$35.00/Transfer
Wire Transfer Fee (Outgoing)	\$35.00/Transfer
Teller's Check	\$2.50/Check
Account Reconciliation	\$35.00/Hour \$70.00 minimum charge

Account Research	\$35.00/Hour \$70.00 minimum charge
Statement Fee	\$5.00/Month
Account Activity Printout	\$5.00/Printout
Deposited Item Return Fee	\$25.00/Item
Legal Process Fee	\$35.00/Item
Dormant Account Fee	\$5.00/Month charged after 3 years
Telephone Transfer (not audio response or ATM)	\$5.00/Transfer
Account Closure Fee	\$35.00/Account If account closed within 90 days
Automatic Transfer Fee	\$5.00/Transfer
Photocopy Fee	\$5.00/Copy
Postdated Item Request	\$35.00/Request
EFT FEES	
ATM Withdrawal/Transfer Fee	\$1.00/Transaction
Card Replacement Fee	\$5.00/Card
Pin Reissue Fee	\$5.00/PIN
ACH Overdraft Fee	\$5.00/Item
Debit Card Overdraft Fee	\$5.00/Item
SHARE VALUE	
Par Value of One Share	\$50.00

The rates appearing in 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.



AMERICA'S
CREDIT UNIONS

