

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR SHARE ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period.

We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every month.

Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum average daily balance of \$150.00 in your account each day to obtain the disclosed annual percentage yield.

Average daily balance computation method – Dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance in the account for the 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. The period we use is the month.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transactions limitations:

The minimum amount you may withdraw is \$5.00 per withdrawal.

No more than six withdrawals are allowed each quarter.

During any quarter, you may not make more than six withdrawals or transfers to a third party by means of a preauthorized transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$25.00 and is retained in a non-interest bearing G/L Account.

Fees and charges:

An excess withdrawal fee of \$10.00 will be charged for each withdrawal in excess of two during a month.

SHARE DRAFT ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period.

We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every month.

Dividends will be credited to your account every month.

Dividend period – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00

You must maintain a minimum average daily balance of \$300.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transactions limitations:

The minimum amount you may withdraw is \$5.00 per withdrawal.

_____ SHARE CERTIFICATE ACCOUNT

Rate Information:

The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding and frequency – Dividends will not be compounded.

Crediting frequency – We will not credit dividends to your account. We will pay dividends to you or to another account you have every month.

Dividend period – For this account type, the dividend period is _____, for example, the beginning date of the first dividend period of the calendar year is _____, and the ending date of such dividend period is _____. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is _____.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity by making arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements – Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) –

The penalty we may impose is the greatest of:

- Seven days dividends, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit, or
- All dividends that have been earned.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity – The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account – This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

IRA ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period.

We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every month.

Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transactions limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period.

We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every month.

Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transactions limitations:

No more than one withdrawal is allowed each year for a Christmas Club. This does not apply to a Vacation Club account.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Regular Share account as a condition of admission to membership.

Transactions limitations: - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund – Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.