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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Certificate Accounts										
6 Month	See Rate Schedule	Fixed	\$1,000.00 <small>Except for a 12 Month add-on Certificate- \$500</small>	Quarterly*	Quarterly	Account's Term	Not Allowed <small>Except for a 12 Month add-on Certificate- \$500</small>	Allowed - see Transaction limitations section	Automatic	
12 Month										
18 Month										
24 Month										
36 Month										
48 Month										
60 Month										

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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Dividend Period. For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule. *At your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividend paid to you by check or transferred to another account, compounding will not apply.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must

deposit or already have on deposit at least the par value of one full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Accrual of Dividends. For Certificate accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. Transaction Limitations. For Certificate accounts, after your account is opened you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

7. Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For Certificate accounts, the amount of early withdrawal penalty is as follows:

- | | |
|--------------------|---------------------|
| 1 year or less | 90 days' dividends |
| Longer than 1 year | 180 days' dividends |

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- ii. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is an IRA and the owner attains age 59½ or becomes disabled.

Renewal Policy. For Certificate accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

FEE SCHEDULE

Share Value/Membership Fee
Par value of one share\$5.00
Membership Fee.....\$1.00

The rates and fees appearing with 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.

