

# Truth-in-Savings Disclosure

The rates 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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Min. Balance to Avoid Account Closure	Min. Balance to Earn Stated APY	Balance Method	---
457 Deferred Compensation Account	0.50 / 0.50 0.50 / 0.50 0.50 / 0.50 0.55 / 0.55 0.65 / 0.65 0.70 / 0.70	Monthly	Monthly	---	---	\$100.00	Average Daily Balance	See Section 5
Special Purpose Account	0.25 / 0.25	Monthly	Monthly	\$25.00	\$25.00	\$100.00	Average Daily Balance	---
Passport Money Market Deposit Account	0.30 / 0.30 0.50 / 0.50 0.55 / 0.55 0.60 / 0.60 0.65 / 0.65 0.72 / 0.72	Monthly	Monthly	\$1,000.00	\$100.00	\$1,000.00	Daily Balance	See Section 5
Premier Money Market Deposit Account	0.15 / 0.15 0.20 / 0.20 0.55 / 0.55 0.60 / 0.60 0.85 / 0.85 1.00 / 1.00	Monthly	Monthly	\$25,000.00	\$100.00	\$1,000.00	Daily Balance	See Section 5
Advantage Checking	1.50 / 1.51 0.05 / 0.05	Monthly	Monthly	\$25.00	---	---	Average Daily Balance	---
Free Checking	0.00 / 0.00	---	---	\$25.00	---	---	---	---
Bonus Debit Checking Fresh Start Checking SureBalance Checking	0.00 / 0.00	---	---	\$25.00	---	---	---	---
Community Checking (available for Organizational Memberships Only)	0.00 / 0.00	---	---	\$100.00	---	---	---	---

Except as specifically described, the following disclosures apply to all of the accounts.

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For **Special Purpose, Passport Money Market, Premier Money Market and Advantage Checking** accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The **Passport Money Market** and **Premier Money Market** accounts are Tiered Rate accounts. If your account balance is \$1,000.00 to \$2,499.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$9,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$10,000.00 to \$24,999.99, the third Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$25,000.00 to \$49,999.99, the fourth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$50,000.00 to \$99,999.99 the fifth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$100,000.00 or greater, the sixth interest Rate and Annual Percentage Yield for this account in the Rate Schedule will apply. Once a particular range is met, the Interest Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **457 Deferred Compensation Account** is a Tiered Rate account. If your account balance is \$100.00 to \$2,499.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$4,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$5,000.00 to \$9,999.99, the third Interest Rate and Annual

Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$10,000.00 to \$24,999.99, the fourth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$25,000.00 to \$49,999.99, the fifth Interest Rate and Annual Percentage Yield for this account in the Rate Schedule will apply. If your balance is \$50,000.00 or greater, the sixth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. 1.) You are enrolled in eCommunications; and 2.) You complete ten (10) or more debit card transactions each month. If your account balance is \$500.01 or greater, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during the calendar month, the second Interest Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account.

**2. Interest Compounding and Crediting.** The compounding and crediting of interest applicable to each account are set forth in the Rate Schedule. The Interest Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**3. Accrual of Interest.** For **457 Deferred Compensation, Special Purpose, Passport Money Market and Premier Money Market** deposit accounts, interest will begin to accrue on deposits on the business day the deposit is posted to your account. For **Special Purpose, Passport Money Market and Premier Money Market** deposit accounts, if you close your account before accrued interest is credited; accrued interest may not be paid.

**4. 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 stated in the Rate Schedule.

**5. Account Limitations.** For the **For 457 Deferred Compensation and Special Purpose** accounts, there is a minimum Average Daily Balance required to obtain the Annual Percentage Yield for the interest period. If the minimum Average Daily Balance is not met, you will not earn the stated Annual Percentage Yield. For **Passport Money Market and Premier Money Market** deposit accounts, there is a minimum Daily Balance required to obtain the Annual Percentage Yield for the interest period. If the Daily Balance is not met each day of the interest period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the Average Daily Balance in the account for the interest 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 in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

