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TRUTH-IN-SAVINGS DISCLOSURE

Savings and Checking Accounts

Last Dividend Declaration Date: _____

Monthly Date: _____

Quarterly Date: _____

Annual 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

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 to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Primary Savings	1. / 2. /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Secondary Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club	/	Annually	Annually	November - October	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Heritage Checking	/	Monthly	Monthly	Monthly (Calendar)	—	\$400.00 or Direct Deposit	—	Average Daily Balance	No limitations apply.
<input type="checkbox"/> Classic Checking	/	—	—	—	—	—	—	—	No limitations apply.
<input type="checkbox"/> Money Market Plus	1. / 2. / 3. /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> IRA Savings	1. / 2. / 3. /	Monthly	Monthly	Monthly (Calendar)	\$500.00	—	\$500.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Secured Visa® Savings	/	Monthly	Monthly	Monthly (Calendar)	<input type="checkbox"/> \$ 500.00 <input type="checkbox"/> \$1,000.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Premier Checking	1. / 2. / 3. /	Monthly	Monthly	Monthly (Calendar)	—	\$2,500.00 or Direct Deposit	\$2,500.00	Average Daily Balance	—
<input type="checkbox"/> E-Account Requirements met (see Section 1)*	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Requirements not met (see Section 1)*	/								



	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 to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Hi-Y Money Market Accounts Initial dividend rate of _____% paid from _____ to _____ Thereafter:	1. / 2. / 3. /	N/A	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average 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.

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 Primary Savings, Secondary Savings, E-Accounts, Heritage Checking, and Secured Visa Savings accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union's Board of Directors. For Money Market Plus, IRA Savings, and Premier Checking 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 rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Primary Savings account is a Tiered Rate account. If your average daily balance is from \$0.00 to \$2,499.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$2,500.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance in the account. The Money Market Plus account is a tiered rate account. If your average daily balance is from \$2,500.00 to \$9,999.99, the first 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 second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 or greater the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield will apply to the full balance of your account. The IRA Savings account is a tiered rate account. If your

average daily balance is from \$500.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000.00 or greater the third dividend rate and annual percentage yield listed for this account will apply. 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. The Premier Checking account is a Tiered Rate account. If your Average Daily Balance is from \$2,500.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$100,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. *The E-Account account is a Tiered Rate account. If your Daily Balance is \$500.00 or below and you meet all of the following minimum service requirements during the qualification period, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply for the dividend period: 1) Home banking and valid email address; 2) 15 signature based debit transactions per month; and 3) you receive your monthly statement electronically. If your balance is greater than \$500.00 and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply for the dividend period. Each Dividend Rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during the qualification period, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. For E-Account accounts, the qualification period is defined as a period beginning on the last business day of the

prior month and continuing through the next-to-last business day of the month in which the dividends are paid. For Hi-Y Money Market accounts with balances of \$2,500.00 or greater, the initial dividend rate for your account will be paid for the promotional period as listed in the Rate Schedule. Thereafter, the dividend rate may change at any time as determined by the Credit Union's Board of Directors and will be based on the balance in your account. If your average 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 average daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular balance range is met, the dividend rate and annual percentage yield 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 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. For Christmas Club accounts, the dividend period is annual. For example, the dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern. For Hi-Y Money Market accounts, there is no dividend compounding. Dividends will be automatically transferred to a credit union checking account.

4. ACCRUAL OF DIVIDENDS — For all earning accounts listed, 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, accrued dividends will not be paid. However, for Christmas 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 Primary Savings 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 Heritage Checking and Money Market Plus and Hi-Y Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth in the Fee Schedule. For Primary Savings, Money Market, IRA Savings, and Hi-Y Money Market 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 all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Savings, Christmas Club, Money Market Plus, and IRA Savings 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 a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to your savings account on the third Thursday in October and your account will remain open. If you make a withdrawal at any other time, you may 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 Secured Visa® Savings accounts, withdrawals are not allowed with the exception of dividends earned and the account will be closed if the Visa credit card is closed or transferred to a regular Visa Platinum card. For Hi-Y Money Market accounts, you may make up to six (6) withdrawals per month and may not write checks or initiate debit card transactions during the designated promotional period as listed in the Rate Schedule. For all Checking accounts, no account limitations apply. For all accounts, funds deposited may not be immediately available for withdrawal.

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 Disclosure 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.

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