

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration 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 7
Primary Share \$0.00 - \$2,499.99 \$2,500.00 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
All-Purpose Share \$0.00 - \$2,499.99 \$2,500.00 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$100.00	\$100.00	Average Daily Balance	—
First Money Market Share \$1,000.00 - \$4,999.99 \$5,000.00 - \$14,999.99 \$15,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 or greater	/ / / / /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account withdrawal limitations apply.
Christmas Club \$0.00 - \$2,499.99 \$2,500.00 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club \$0.00 - \$2,499.99 \$2,500.00 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
College Club *Bump Rate: \$0.00 - \$2,499.99 \$2,500.00 or greater *Standard Rate: \$0.00 - \$2,499.99 \$2,500.00 or greater	/ / / /	Monthly	Monthly	Monthly (Calendar)	\$20.00	—	—	Average Daily Balance	Account withdrawal and deposit limitations apply.
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$0.00 in branch \$10.00 online	—	\$1,000.00	Average Daily Balance	—



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RATE SCHEDULE (cont.)									
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 7
Kasasa Saver® (share) Qualifications met \$0.00 - \$10,000.00 \$10,000.01 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications not met	/								
Kasasa Cash® (share draft) Qualifications met \$0.00 - \$10,000.00 \$10,000.01 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	\$0.00 in branch \$10.00 online	—	—	Average Daily Balance	—
Qualifications not met	/								
Kasasa Cash Back® (share draft)	—	—	—	—	\$0.00 in branch \$10.00 online	—	—	—	—
Kasasa Tunes® (share draft)	—	—	—	—	\$0.00 in branch \$10.00 online	—	—	—	—

## 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 Share, All-Purpose Share, IRA Share, First Money Market Share, Christmas Club, Vacation Club, College Club, Share Draft, Kasasa Saver and Kasasa Cash accounts, the dividend rate and annual percentage yield may change monthly 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 that is set forth in the Rate Schedule. The Primary Share, All-Purpose Share, First Money Market Share, Christmas Club, Vacation Club, College Club, Kasasa Saver and Kasasa Cash accounts, are tiered rate accounts. The balance ranges, dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. 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. \* For College Club accounts, the first dividend rate (bump rate) and annual percentage yield as listed in the Rate Schedule for the applicable tier will apply if you make a deposit of \$20.00 or more to your account each calendar month. If you do not make

the required deposit during a particular month, the bump rate will not apply for that month; however, the second dividend rate (standard rate) and annual percentage yield as listed in the Rate Schedule for the applicable tier will apply. For Kasasa Saver and Kasasa Cash accounts, refer to section 2 for additional terms.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum service requirements for each monthly qualification cycle. To meet the minimum service requirements, you must: 1) make 12 PIN or signature based debit card transactions that post and settle to your account. Transactions may take one or more banking days from the date the transaction was made to post and settle to your account. 2) be enrolled in and log into online banking at least one time to any of the following; Online Banking, All The Time Teller or Mobile Banking; and 3) be enrolled in and receive E-Statement notice. ATM-processed transactions do not count toward qualifying debit card transactions. The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which the dividends are paid. As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. Only one Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account is allowed per primary member Social Security Number.

**Kasasa Cash Account.** The Kasasa Cash account is a tiered rate account. If you meet the minimum service requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$10,000.00 or less. You will also earn the second dividend rate and range of annual percentage yields listed for this account on balances over \$10,000.00. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, up to \$20.00 in ATM fees assessed at domestic ATMs we do not own or operate will be refunded and credited to your account on the last day of the calendar monthly statement cycle. If you do not meet all of the minimum service requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. Your account, however, will automatically earn dividends and ATM fee refunds within the qualification cycle the account is opened regardless of whether all minimum service requirements are met. If your Kasasa Cash account is closed in mid-cycle, the accrued dividends will be based on the current rates and the previous monthly qualifying cycle's qualification status and you will not receive reimbursements that have not yet been credited to your account. If your Kasasa Cash account that is linked to a Kasasa Saver account is closed or converted to an account

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other than a Kasasa Cash Back account, your Kasasa Saver account will be closed.

**Kasasa Cash Back Account.** You will receive 3.00% cash back on up to \$300.00 in debit card purchases that post and settle to your account during the monthly qualification cycle, for maximum cash back of \$9.00 each month, if you meet the minimum service requirements during the monthly qualification cycle. In addition, up to \$20.00 in ATM fees assessed at domestic ATMs we do not own or operate will be refunded and credited to your account on the last day of the calendar monthly statement cycle. If you do not meet all of the minimum service requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. Your account, however, will automatically earn ATM fee refunds within the qualification cycle the account is opened regardless of whether all minimum service requirements are met. If your Kasasa Cash Back account is closed in mid-cycle, you will not receive reimbursements that have not yet been credited to your account. If your Kasasa Cash Back account that is linked to a Kasasa Saver account is closed or converted to an account other than a Kasasa Cash account, your Kasasa Saver account will be closed.

**Kasasa Saver Account.** This account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account. If you meet the minimum service requirements in your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$10,000.00 or less. You will also earn the second dividend rate and range of annual percentage yields listed for this account on balances over \$10,000.00. 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 monthly qualification cycle in the Kasasa Cash or Kasasa Cash Back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account. If your Kasasa Saver account is closed mid-cycle, the accrued dividends will be based on the current rates and the previous monthly qualifying cycle's qualification status.

**Kasasa Tunes Account.** For Kasasa Tunes accounts, you will receive reimbursement for online purchases made during the first 60 days after you open the account at either iTunes® or Amazon.com® up to a maximum of \$15.00 (which includes any applicable sales tax). Purchases must be completed using your debit card associated with your Kasasa Tunes account and must post and settle to your account within the 60 day period in order to be reimbursed. Also, when qualifications are met during a monthly qualification cycle, you will earn up to \$5.00 (which includes any applicable taxes) in reimbursement for iTunes® and/or Amazon.com®. In order to be reimbursed purchases must be completed using your debit card associated with your Kasasa Tunes account and must post and settle to your account no more than 30 days after the monthly qualification cycle in which you qualified ends. In addition, up to \$20.00 in ATM fees assessed at domestic ATMs we do not own or operate will be refunded and credited to your account on the

last day of the calendar monthly statement cycle. If you do not meet all of the minimum service requirements during the monthly qualification cycle, you will not receive the iTunes® or Amazon.com® reimbursement and ATM fees will not be refunded to you. If you close your account, you will not receive reimbursements that have not yet been credited to your account. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the 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.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Share account. 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 IRA Share and First Money Market Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees. For IRA Share, First Money Market Share 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 requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in 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 principal in the account for each day of the period and dividing that figure by the number of days in the period.

**7. ACCOUNT LIMITATIONS** — For First Money Market Share accounts, you may make six (6) withdrawals and/or transfers from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees. For Christmas Club accounts, the entire balance will be transferred to your primary share account on or after October 1 and the Christmas Club account will remain open. If you withdraw from your Christmas Club accounts, you will be charged a fee as disclosed in the Schedule of Fees. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For College Club accounts, the entire balance will be transferred to your primary share account on the first day of the calendar month following your 18th birthday and the College Club account will

be closed. If you withdraw from your College Club account, you will be charged a fee as disclosed in the Schedule of Fees. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened or you provide verification of enrollment in college or another institution of higher education. For Primary Share, All-Purpose Share, IRA Share, Vacation Club, Share Draft, Kasasa Saver, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes accounts, no account limitations apply. However, for Kasasa Saver, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes accounts, refer to section 2 for additional terms.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Schedule of Fees for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$1.00

**10. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

