

TRUTH-IN-SAVINGS DISCLOSURE

Rates Current as of Today's Date and the Last Dividend Declaration Date

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE - SHARE AND SHARE DRAFT ACCOUNTS

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividends Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share Savings \$200.01 to \$2,500.00 \$2,500.01 or greater	0.02% / 0.02% 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$5.00	----	\$200.01	Daily Balance	----
Share Draft (Checking)	0.005% / 0.005%	Monthly	Monthly	Monthly (Calendar)	----	----	\$2,000.01	Daily Balance	----
Share IRA	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	----	----	\$1.00	Daily Balance	----
Share Roth IRA	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	----	----	\$1.00	Daily Balance	----
Share Holiday Club	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	----	----	\$50.00	Daily Balance	----
Share Vacation Club	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	----	----	\$50.00	Daily Balance	----
Money Market \$200.01 to \$2,500.00 \$2,500.01 to \$25,000.00 \$25,000.01 to \$50,000.00 \$50,000.01 to \$100,000.00 \$100,000.01 or greater	0.05% / 0.05% 0.10% / 0.10% 0.20% / 0.20% 0.25% / 0.25% 0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	----	----	\$200.01	Daily Balance	----
Checking Plus Share Draft Checking Component If qualifying criteria met: \$1.00 to \$10,000.00 \$10,000.01 or greater If Qualifying Criteria Not Met	0.15% / 0.15% 0.05% / 0.05% 0.005% / 0.005%	Monthly	Monthly	Monthly (Calendar)	----	----	\$1.00	Daily Balance	Minimum monthly deposit of \$500. Minimum average monthly relationship balance of \$25,000
Checking Plus Share Draft Savings Component If qualifying criteria met: \$1.00 to \$10,000.00 \$10,000.01 or greater If Qualifying Criteria Not Met	0.15% / 0.15% 0.05% / 0.05% 0.005% / 0.005%	Monthly	Monthly	Monthly (Calendar)	----	----	\$1.00	Daily Balance	Minimum monthly deposit of \$500. Minimum average monthly relationship balance of \$25,000

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Digital Checking Share Draft Checking Component If qualifying criteria met: \$1.00 to \$10,000.00 \$10,000.01 or greater If Qualifying Criteria Not Met	0.15% / 0.15% 0.05% / 0.05% 0.005% / 0.005%	Monthly	Monthly	Monthly (Calendar)	----	----	\$1.00	Daily Balance	Minimum monthly deposit of \$500. Additional account usage requirements. See Footnotes.
Digital Checking Share Draft Savings Component If qualifying criteria met: \$1.00 to \$10,000.00 \$10,000.01 or greater If Qualifying Criteria Not Met	0.15% / 0.15% 0.05% / 0.05% 0.005% / 0.005%	Monthly	Monthly	Monthly (Calendar)	----	----	\$1.00	Daily Balance	Minimum monthly deposit of \$500. Additional account usage requirements. See Footnotes.

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 may change at anytime 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. Share Savings, Money Market, Checking Plus Share Draft and Digital Checking Share Draft accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are

disclosed in the Rate Schedule. For tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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 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.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on non-cash 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, you will receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings 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 Share Savings, Share IRA, Share Roth IRA, Share Holiday Club, Share Vacation Club, Money Market, Checking Plus Share Draft, Digital Checking Share Draft and Share Draft (Checking) accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day. For Share Savings accounts, there is a \$5.00 minimum balance to maintain the account.

6. ACCOUNT LIMITATIONS — For Share Vacation Club, and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Holiday Club accounts, the

entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Share Holiday Club account, you may close it. For Share Savings, Share IRA, Share Roth IRA, Checking Plus Share Draft, Digital Checking Share Draft and Share Draft (Checking), and accounts, no account limitations apply. The Credit Union may, at its option, add or remove the account transfer and with drawal limitations. You will be notified if this change is not in your favor.

7. 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 Fee Schedule 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 and Charges.

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

Par Value of One Share \$5.00
Number of Shares Required 1.

9. 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 contact the Credit Union.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

11. CHECKING PLUS SHARE DRAFT FEATURES: If qualifying criteria met: Reimbursement of ATM Surcharges up to \$12 monthly, 1% cash back on qualifying debit card purchases up to \$10 monthly, Free Cashier's Checks, and Reduced Courtesy Pay Fees which include first \$25 waived; then additional \$25 each month up to \$100 for four consecutive months.

12. DIGITAL CHECKING SHARE DRAFT ACCOUNT USAGE REQUIREMENTS AND FEATURES- To qualify for Digital Checking Share Draft: Minimum monthly deposit of \$500, Minimum of 15 debit card transactions posted each month (excluding ATM) and must receive monthly statements electronically. If qualifying criteria met: Reimbursement of ATM Surcharges up to \$12 monthly, 1% cash back on qualifying debit card purchases up to \$10 monthly, Reduced Courtesy Pay Fees which include first \$25 waived; then additional \$25 each month up to \$100 for four consecutive months.

13. MISCELLANEOUS: The Credit Union reserves the right to discontinue any product with advance notice to the member.