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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.

| ACCOUNT TYPE | DIVIDENDS | | | | RATE SCHEDULE | | | 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 | | | | |
| Share | 0.030 / 0.030 | Daily | Monthly | Monthly (calendar) | \$5.00 | --- | --- | Average Daily Balance | Account transfer limitations apply. | | | |
| Sub Account | 0.030 / 0.030 | Daily | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | Account transfer limitations apply. | | | |
| Christmas Club | 0.030 / 0.030 | Daily | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | Account withdrawal limitations apply. | | | |
| ISP | 0.030 / 0.030 | Daily | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | --- | | | |
| Money Market Savings | 0.100 / 0.300 0.300 / 0.300 | Daily | Monthly | Monthly (calendar) | \$2,500.00 | \$2,500.00 | --- | Average Daily Balance | Account transfer limitations apply. | | | |
| Money Market Checking | 0.000 / 0.000 0.030 / 0.100 | Daily | Monthly | Monthly (calendar) | \$500.00 | \$500.00 | \$500.00 | Average Daily Balance | --- | | | |
| Share Draft | 0.000 / 0.000 | --- | --- | --- | --- | --- | --- | --- | --- | | | |

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 Share, Sub Account, Christmas Club, ISP, Money Market Savings, and Money Market 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 that is set forth in the Rate Schedule. The Money Market Savings account is a tiered rate account. If your average daily balance is \$19,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$20,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. The Money Market Checking account is a tiered rate account. If your average daily

balance is from \$500.00 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. For all tiered rate accounts, 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.

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 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, you will not 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 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 Money Market Savings and Money Market Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Money Market Checking 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.

6. ACCOUNT LIMITATIONS — For Share, Sub Account, and Money Market Savings 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 Christmas Club accounts, the entire balance will be paid to you by check or 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 Christmas Club account, you may close it. For ISP, Money Market Checking, and Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 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.