

## TRUTH-IN-SAVINGS DISCLOSURE

**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

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	
<b>Primary Savings</b>	\$100.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>IRA</b>	\$100.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Christmas Club</b>	—	—	—	—	—	—	—	—	Account withdrawal limitations apply.
<b>Money Market</b>	\$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Share Draft</b>	—	—	—	—	—	—	—	—	—

### 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, IRA, and Money Market 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

