

# TRUTH-IN-SAVINGS DISCLOSURE

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.

Last Dividend Declaration Date: 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	See Section 6
Primary Savings Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Secondary Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Down Payment Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Average Daily Balance	Account withdrawal limitations apply.
Checking Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Youth Savings Accounts \$0.01 - \$1,000.00 \$1,000.01 or greater	/ /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
IRA Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.

Last Dividend Declaration Date: 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	See Section 6
Money Market Savings Accounts	/ / /	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00	\$10,000.00 \$25,000.00 \$50,000.00	Average Daily Balance	Account transfer limitations apply.

Last Dividend Declaration Date: 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	See Section 6
Holiday Club Savings Accounts	/	Annually	Annually	Annually (Non-Calendar)	—	—	—	Average Daily Balance	Account withdrawal 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, Down Payment Savings, Checking, Youth Savings, and IRA Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Savings accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board Approved Rate Committee. For Holiday Club Savings accounts, the Dividend Rate and Annual Percentage Yield may change annually as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Youth Savings** account is a Tiered Rate account. If your Average Daily Balance is from \$0.01 to \$1,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is \$1,000.01 or greater, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range. The **Money Market Savings** account is a Tiered Rate account. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, 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 \$25,000.00 to \$49,999.99, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. If your Average Daily Balance is \$50,000.00 or greater, the third Dividend Rate and range of Annual Percentage Yield listed for this account will apply.

Once a particular range is met, the dividend rate and annual percentage 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 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. For Holiday Club Savings accounts, the dividend period is annual. For example, the first dividend period of the year begins on November 1 and ends on October 31. All other dividend periods follow this same pattern.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on deposits 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 at least the par value of one full share in a Primary Savings account. Some accounts may have additional minimum opening deposit requirements. For Youth Savings accounts, you must be under 18 years of age to open an account; the account balance will be automatically transferred to a Primary Savings account during the calendar quarter following your 18<sup>th</sup> birthday. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market Savings 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 during the dividend period, there will be a service fee as stated in the Fee Schedule. For Primary Savings accounts and Money Market Savings 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 accounts using the Average Daily Balance method as stated on 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 balance 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 Primary Savings, Secondary Savings, Youth Savings 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 Down Payment Savings accounts, 1 withdrawal will be allowed during the life of the account. Subsequent w/d requests will result in closing the account and transferring all remaining funds into the primary savings account (01). Once funds are disbursed for down payment the account will be closed. For IRA Savings accounts, you may not make any preauthorized, automatic or telephone transfers at any time.

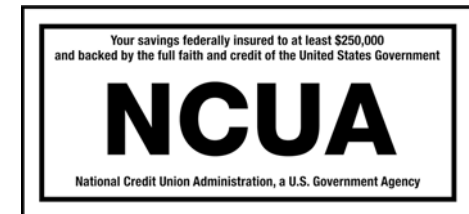
For Holiday Club Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club Savings account you may close it. If you close your account, you may not reopen it until November 1st. For Checking 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.

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



*This credit union is federally insured by the National Credit Union Administration.*

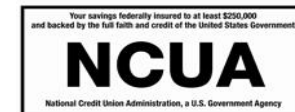
# Fee Schedule

Effective June 1, 2016

Checking Accounts	
Check Copy	\$2.00 / Item
Check Order	Prices vary with style
Stop Payment	\$30.00 / Item
Stop Payment – Consecutive Numbers	\$60.00 / Request
Temporary Checks	\$5.00 / 1 Page of 4 Initial set of 12 starter checks is free.
Electronic Bill Payment	
Stop Payment	\$30.00 / Item
Third Party Investigation	\$35.00 / Investigation
Savings Account	
Below Minimum Balance	\$10.00 / Month If minimum average daily balance is not met. (Money Market Savings Accounts only).
Excessive Withdrawal	\$10.00 / Transaction After six (6) transfers / withdrawals.
Other Service Fees (applicable to all accounts)	
Non Sufficient Funds (NSF) / Overdraft Fee	\$30.00 / Item Includes: Check, ATM, Courtesy Pay and all other electronic debits due to non-sufficient funds / overdraft.
Returned Deposited Items; Member – Liability	\$35.00 / Item
Returned Deposited Items; Third Party	\$15.00 / Item
Automatic Clearing House (ACH) Stop Payment or Revocation of Authorization	\$30.00 / Occurrence
Account Reconciliation and Research	\$20.00 / Hour 1 hour minimum

Other Service Fees (applicable to all accounts) Cont.	
Teller Check	\$5.00 / Item
Dormant Account - 12 months with no financial activity	\$10.00 / Quarter Waived if – Account balance is \$100 or greater, accounts with an IRA or accounts where the primary member is 21 years of age or younger.
Returned Mail	\$5.00 / Item
Statement Copy	\$5.00 / Copy
Excessive Account Number Reassignment	\$25.00 / Occurrence After 1 per year
Excessive Plastic Card Replacement	\$10.00 / Card If more than two (2) cards are requested annually.
ATM/POS Transactions at Foreign ATMs Except CUHERE Terminal	\$2.00 / Transaction
Wire Transfer: Domestic - Incoming	\$5.00 / Transfer
Wire Transfer: Domestic - Outgoing	\$20.00 / Transfer
Wire Transfer: International - Incoming	\$5.00 / Transfer

Other Service Fees (applicable to all accounts) Cont.	
Foreign Funds Collection	\$10.00 / Item
Account Collection	\$50.00 For negative account charge-offs. Fee added to amount charged off and reported to consumer reporting agency.
Lien, Levy & Garnishment Processing	\$75.00 / Occurrence
Visa Debit Card Reactivation	\$60.00
Payments online or by telephone with Debit or Credit Card	\$9.95 / Transaction
Customizable Visa Debit Card	\$5.00 / Card



Federally Insured by NCUA