

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

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input checked="" type="checkbox"/> Share Certificate Accounts <input checked="" type="checkbox"/> IRA Certificate Accounts										
6 Month	3.68%	3.75%	Fixed	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
1 Year	3.63%	3.70%								
2 Year	3.44%	3.50%								
3 Year	3.44%	3.50%								
4 Year	3.49%	3.55%								
5 Year	3.59%	3.65%								
<b>Basic with Relationship</b>										
36 Month	3.54%	3.60%	Fixed	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
48 Month	3.59%	3.65%								
60 Month	3.68%	3.75%								
<b>Certificate Accounts - Special Promotions</b>										
<input type="checkbox"/>			Fixed		Monthly	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Not Automatic

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all 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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. Dividend Period.** For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value is \$1.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

**5. Accrual of Dividends.** For all 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, accrued dividends will not be paid.

**Transaction Limitations.** For all accounts, after your account is opened you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends credited to your account may be made without penalty.

**6. Maturity.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the remaining term of your account. The penalty schedule is as follows:

Terms of 12 months or less - 90 days' dividends  
 Loss of 90 days' dividends (whether earned or not) for remaining terms not exceeding 12 months.

Terms of longer than 12 months - 180 days' dividends  
Loss of 180 days' dividends (whether earned or not) for remaining terms greater than 12 months but not exceeding 24 months.

Terms of longer than 24 months - 270 days' dividends  
Loss of 270 days' dividends (whether earned or not) for remaining terms greater than 24 months, but not exceeding 36 months.

Terms of longer than 36 months - 360 days' dividends  
Loss of 360 days' dividends (whether earned or not) for remaining terms greater than 36 months.

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- b. Where the account is a Traditional Individual Retirement Account (IRA) and the owner is receiving the required minimum distribution.

**8. Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Dividends will be paid until the account is closed or transferred to another account of yours. For accounts that do not automatically renew for another term, the account balance will be paid to you by check or transferred to another account of yours upon maturity.

**9. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.

**10. 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	\$1.00
Number of Shares Required	1

The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

