



TRUTH-IN-SAVINGS DISCLOSURE

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Certificate									
3 Month	Refer to rate page	Fixed Rate	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	Refer to rate page								
9 Month	Refer to rate page								
18 Month	Refer to rate page								
30 Month	Refer to rate page								
3 Year	Refer to rate page								
4 Year	Refer to rate page								
5 Year	Refer to rate page								
<input type="checkbox"/> Jumbo Certificate									
3 Month	Refer to rate page	Fixed Rate	<input type="checkbox"/> \$20,000.00 <input type="checkbox"/> \$50,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	Refer to rate page								
9 Month	Refer to rate page								
12 Month	Refer to rate page								
<input type="checkbox"/> Non Compounding Certificate									
3 Month	Refer to rate page	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	Refer to rate page								
9 Month	Refer to rate page								
1 Year	Refer to rate page								
18 Month	Refer to rate page								
2 Year	Refer to rate page								
30 Month	Refer to rate page								
3 Year	Refer to rate page								
4 Year	Refer to rate page								
5 Year	Refer to rate page								



<input type="checkbox"/> Jumbo Non Compounding Certificate		Fixed Rate	<input type="checkbox"/> \$10,000.00 <input type="checkbox"/> \$50,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Month	Refer to rate page								
2 Year	Refer to rate page								
<input type="checkbox"/> 12 Month Youth Certificate		Fixed Rate	\$100.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month									
<input type="checkbox"/> 1 Year Plus Certificate		Variable Rate - Member has discretion	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	Refer to rate page								
<input type="checkbox"/> 2 Year Plus Certificate		Variable Rate - Member has discretion	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	Refer to rate page								
<input type="checkbox"/> Traditional IRA Certificate <input type="checkbox"/> Roth IRA Certificate <input type="checkbox"/> Coverdell IRA Certificate		Fixed Rate	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	Refer to rate page								
6 Month	Refer to rate page								
9 Month	Refer to rate page								
18 Month	Refer to rate page								
30 Month	Refer to rate page								
3 Year	Refer to rate page								
4 Year	Refer to rate page								
5 Year	Refer to rate page								
<input type="checkbox"/> 1 Year Plus Traditional IRA Certificate <input type="checkbox"/> 1 Year Plus Roth IRA Certificate <input type="checkbox"/> 1 Year Plus Coverdell IRA Certificate		Variable Rate - Member has discretion	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	Refer to rate page								
<input type="checkbox"/> 2 Year Plus Traditional IRA Certificate <input type="checkbox"/> 2 Year Plus Roth IRA Certificate <input type="checkbox"/> 2 Year Plus Coverdell IRA Certificate		Variable Rate - Member has discretion	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	Refer to rate page								
<input type="checkbox"/> Jumbo Traditional IRA Certificate <input type="checkbox"/> Jumbo Roth IRA Certificate		Fixed Rate	<input type="checkbox"/> \$10,000.00 <input type="checkbox"/> \$50,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	Refer to rate page								
6 Month	Refer to rate page								
9 Month	Refer to rate page								
12 Month	Refer to rate page								

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 Certificate, Jumbo Certificate, Non Compounding Certificate, Jumbo Non Compounding Certificate, 12 Month Youth Certificate, Traditional IRA Certificate, Roth IRA Certificate, Coverdell IRA Certificate, Jumbo Traditional IRA Certificate, and Jumbo Roth IRA Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your 1 Year Plus Certificate, 1 Year Plus Traditional IRA Certificate, 1 Year Plus Roth IRA Certificate, and 1 Year Plus Coverdell IRA Certificate account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. During the term of your 2 Year Plus Certificate, 2 Year Plus Traditional IRA Certificate, 2 Year Plus Roth IRA Certificate, and 2 Year Plus Coverdell IRA Certificate account(s), you may increase the rate two (2) times to the rate currently in effect for accounts of this type with the same term. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. For Non Compounding Certificate and Jumbo Non Compounding Certificate accounts, dividends must be transferred to another account; dividends cannot be added to the account.

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 — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 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.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Certificate, Jumbo Certificate, Non Compounding Certificate, Jumbo Non Compounding Certificate, 12 Month Youth Certificate, 1 Year Plus Certificate, and 2 Year Plus Certificate accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below and your account will be closed.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

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

Terms of less than 1 year 90 days' dividends

Terms of 1 year or greater 180 days' dividends

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 or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have 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:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. 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 seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

