

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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	
Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Pledge Secured Mastercard \$0.00 to \$4,999.99 \$5,000.00 to \$24,999.99 \$25,000.00 or greater	/ / / to / to	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Statement Savings \$100.01 to \$4,999.99 \$5,000.00 to \$24,999.99 \$25,000.00 or greater	/ / / to / to	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Special Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Growth Savings \$0.00 to \$999.99 \$1,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 to \$499,999.99 \$500,000.00 or greater	/ / / / / / / / / /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Insurance Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Savings/SEP IRA Savings <input type="checkbox"/> Coverdell ESA Savings \$0.00 to \$19,999.99 \$20,000.00 to \$49,999.99 \$50,000.00 or greater	/ / / to / to	Quarterly	Quarterly	Quarterly (Calendar)	\$1,000.00	—	—	Daily Balance	Account withdrawal limitations apply.
Progressive Money Market \$0.00 to \$9,999.99 \$10,000.00 to \$49,999.99 \$50,000.00 or greater	/ / / / / /	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club - January	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - February	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.

RATE SCHEDULE (cont.)									
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	
Vacation Club - March	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - April	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - May	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - June	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - July	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - August	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - September	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - October	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - November	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club - December	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Christmas Club - October	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Educator's Club - July \$100.00 to \$4,999.99 \$5,000.00 or greater	/ to	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Credit Builder	/	Quarterly	Quarterly	Quarterly (Calendar)	\$500.00	---	---	Daily Balance	Account 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 Checking, Pledge Secured Mastercard, Statement Savings, Special Savings, Growth Savings, Insurance Savings, IRA Savings, SEP IRA Savings, Coverdell ESA Savings, Educator's Club - July accounts, and Credit Builder the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Progressive Money Market, Vacation Club -

January, Vacation Club - February, Vacation Club - March, Vacation Club - April, Vacation Club - May, Vacation Club - June, Vacation Club - July, Vacation Club - August, Vacation Club - September, Vacation Club - October, Vacation Club - November, Vacation Club - December and Christmas Club - October accounts, the dividend rate and annual percentage yield may change monthly 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. Pledge Secured Mastercard, Statement Savings, IRA Savings, SEP IRA Savings, Coverdell ESA Savings, and Educator's Club - July accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are

disclosed in the Rate Schedule. For tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range. Progressive Money Market and Growth Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. 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. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Vacation Club - January, Vacation Club - February, Vacation Club - March, Vacation Club - April, Vacation Club - May, Vacation Club - June, Vacation Club - July, Vacation Club - August, Vacation Club - September, Vacation Club - October, Vacation Club - November, Vacation Club - December and Educator's Club - July accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Statement 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 Progressive Money Market 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 Schedule of Fees and Charges. For Statement Savings and Educator's Club - July accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Statement Savings, Special Savings, Growth Savings, Insurance Savings, Progressive Money Market, and Educator's Club 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 Pledge Secured Mastercard accounts, funds are pledged for secured Mastercard Credit Card. Withdrawals are not permitted until secured Mastercard account is closed. For Insurance Savings accounts, no withdrawals are permitted, it is used to pay third party insurance premiums. For Vacation Club accounts, the

entire balance will be transferred to another account of yours and the account will remain open. The Vacation Club accounts will pay out as follows: Vacation Club – January will be paid on January 1; Vacation Club - February will be paid on February 1; Vacation Club - March will be paid on March 1; Vacation Club - April will be paid on April 1; Vacation Club - May will be paid on May 1; Vacation Club - June will be paid on June 1; Vacation Club – July will be paid on July 1; Vacation Club - August will be paid on August 1, Vacation Club - September will be paid on September 1; Vacation Club – October will be paid on October 1; Vacation Club - November will be paid on November 1; and Vacation Club - December will be paid on December 1. If you withdraw from your Vacation Club you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within thirty (30) days of the date the account is opened. For Christmas Club - October accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Christmas Club - October account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Educator's Club - July accounts, the entire balance will be transferred to another account of yours on or after July 1 and the account will remain open. If you withdraw from your Educator's Club - July account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Statement Savings, Special Savings, Growth Savings, IRA Savings, SEP IRA Savings, Coverdell ESA Savings, and Progressive Money Market accounts, you may make 12 withdrawal(s) from your account each year. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Credit Builder accounts, funds are pledged for your Credit Builder Loan. Withdrawals are not permitted until your Credit Builder loan is paid in full. 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 card 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

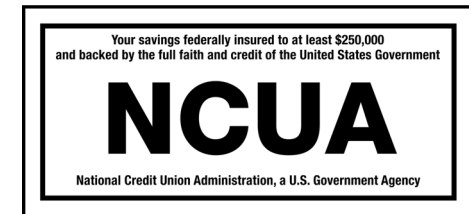
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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).

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

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.