

## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE 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	
Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Special Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Teen	\$5.00 to \$499.99 / \$500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Cub	\$5.00 to \$499.99 / \$500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
Money Market	\$2,500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Kasasa Saver Qualifications Met (See Section 2)	\$0.01 to \$10,000.00 / \$10,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	/								

<b>Kasasa Cash Checking Qualifications Met (See Section 2)</b>	\$0.01 to \$10,000.00 /								
	\$10,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<b>Qualifications Not Met (See Section 2)</b>	/								
<b>Kasasa Cash Back Checking</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 all 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 are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Teen, Cub, and Money Market 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 Money Market accounts, 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. For Teen and Cub accounts, each dividend rate will apply only to that portion of the account balance within each balance range. The Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each calendar month. To meet the minimum qualification requirements, you must 1) make 18 debit card purchases of \$5.00 or more that post and settle to your account; 2) be enrolled in and receive e-statements. The monthly qualification cycle is defined as the a period beginning one day prior to the first day of the statement cycle and ending one day prior to the close of the statement cycle.

**Kasasa Saver.** The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash

Checking or Kasasa Cash Back Checking account. If you meet the minimum qualification requirements, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to balances of \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

**Kasasa Cash Checking.** The Kasasa Cash Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply to balances \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$25.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash Checking account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking account. If you do not meet all of the monthly qualification requirements, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account and ATM fees will not be refunded to you.

**Kasasa Cash Back Checking.** For Kasasa Cash Back Checking accounts, you will receive 2.50% cash back on up to \$300.00 in debit card purchases that post and settle to your account, for a maximum cash back of \$7.50 each month, if you meet the minimum qualification requirements during the monthly qualification cycle. In addition, you will receive a refund of up to \$25.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you have a Kasasa Saver account, ATM fees refunded to you will automatically be transferred to your Kasasa Saver account. If you do not have a Kasasa Saver account, ATM fees reimbursed will remain in your Kasasa Cash Back Checking account. If you do not meet all of the monthly qualification requirements, you will not earn a cash back reward and ATM fees will not be refunded to you.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. 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.

**5. 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.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Share, Special Savings, Teen, Cub, IRA Share and Money Market 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 requirement 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 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.

**7. ACCOUNT LIMITATIONS** — For Money Market 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 Money Market accounts, withdrawals may be made in minimum amounts of \$500.00. However, you will be charged a fee as disclosed in the Fee Schedule for any withdrawal after three (3) per month. For Share, Special Savings, Teen, Cub, IRA Share, Share Draft, Kasasa Savings, Kasasa Cash Checking, and Kasasa Cash Back accounts, no account limitations apply.

**8. 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 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 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.

**9. 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

**10. RATES** — The rates appearing with 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 information on your accounts, please call the Credit Union.

**11. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

