

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
Share	\$5.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Savings Club	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account withdrawal limitations apply.
Traditional IRA	\$50.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$50.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.



Roth IRA	\$50.00 to \$999.99	Quarterly	Quarterly	Quarterly (Calendar)	\$50.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
	/								
	\$1,000.00 to \$4,999.99								
	/								
	\$5,000.00 to \$9,999.99								
	/								
\$10,000.00 to \$24,999.99									
/									
\$25,000.00 to \$49,999.99									
/									
\$50,000.00 to \$99,999.99									
/									
\$100,000.00 or greater									
Coverdell Education Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$50.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Preferred Share Investment (Money Market)	\$5,000.00 to \$24,999.99	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	—	\$5,000.00	Daily Balance	Account withdrawal limitations apply.
	/								
	\$25,000.00 to \$49,999.99								
	/								
\$50,000.00 to \$99,999.99									
/									
\$100,000.00 or greater									
Share Draft	—	—	—	—	\$25.00	—	—	—	—

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 Share, Traditional IRA, Roth IRA, Coverdell Education Savings, and Preferred Share Investment (Money Market) accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Holiday Savings Club 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 yields as of the last dividend declaration date that is set forth in the Rate Schedule. Share, Traditional IRA, Roth IRA, and Preferred Share Investment (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 tiered 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.

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 Share, Holiday Savings Club, Traditional IRA, Roth IRA, Coverdell Education Savings, and Preferred Share Investment (Money Market) accounts, if you close your account before

accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Savings Club 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 pay a nonrefundable membership fee. Some accounts may have additional minimum opening deposit requirements. 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, Holiday Savings Club, Traditional IRA, Roth IRA, Coverdell Education Savings, and Preferred Share Investment (Money Market) 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 Share, Traditional IRA, Roth IRA, and Coverdell Education 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 Holiday Savings Club accounts, the entire balance will be transferred to another account of yours on or after November 1 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 Savings Club account, you may close it. If you close your account, you will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Holiday Savings Club accounts, a minimum \$25.00 monthly deposit is required. Maximum deposit balance is \$5,000.00. For Preferred Share Investment (Money Market) accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month and the minimum amount of withdrawal or transfer is \$500.00. If you exceed this limitation, your account may be closed. For Share Draft 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 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.

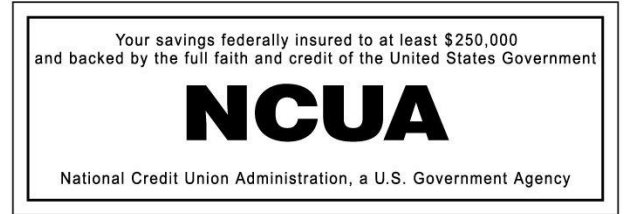
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the

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.

8. MEMBERSHIP — As a condition of membership, you must pay a nonrefundable membership fee as set forth below.

Membership Fee	\$20.00
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9. RATES — The rates appearing with this 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.



FEE SCHEDULE	
GENERAL FEES	
Account Activity Printout	\$5.00/Printout
Account Closure	\$5.00 if account closed within 90 days
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Account Research	\$20.00/Hour and \$20.00 minimum charge
Canadian Item Deposit	\$10.00/Item
Cashier's Check	\$2.00/Check if not payable to account owner
Deposit Item Return	\$30.00/Item
Foreign Item Deposit	At Cost
Holiday Savings Club Account Early Closure	\$10.00
Inactive Membership	\$5.00/Month Charged after 90 days
IRA Annual Fee	The amount charged by the administrator
Money Order	\$2.00/Money Order
Noncompensating Funds Check Cashing	\$10.00/Check
Notary	\$5.00/Notary act
Overdraft Transfer from Line of Credit	\$5.00/Transfer
Photocopy	\$2.00/Copy
Returned Statement Mail	\$5.00/Month
Statement Copy	\$5.00/Copy
Stop Payment Cashier's Check	\$10.00/Check if original check Returned
Stop Payment Cashier's Check	\$35.00/Check if original check not returned
Visa Gift Card Purchase (\$10.00 - \$500.00)	\$3.95/Card
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing) Domestic	\$25.00/Transfer
Wire Transfer (Outgoing) International	\$5.00/Transfer
SHARE DRAFT ACCOUNT FEES	
NSF	\$30.00/Item
Overdraft	\$30.00/Item
Overdraft Transfer from Line of Credit	\$5.00/Transfer
Privilege Pay Overdrafts	\$30.00/Item
Returned Item	\$30.00/Item
Share Draft Printing	Prices may vary depending upon style
Stop Payment	\$30.00/Request

EFT FEES	
ACH Overdraft	\$30.00/Item
ATM Fees at Coop Network ATM's	None
ATM Fees at non-Coop network ATM's	Any ATM surcharges by other financial institutions will be charged to your account.
Debit Card Overdraft	\$30.00/Item
	\$5.00-\$30.00 for card
Expedited deliver of debit card and/or PIN	\$5.00 - \$30.00 for PIN Cost depend choice of deliver service
International Transactions – ATM and Point of Sale	1.00% of transaction, single and multi-currency
Online Bill Payer	Free
SAFE DEPOSIT BOX FEES	
Annual Rental Size	Fee
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$45.00/Year
Change of Locks	Costs will vary, we will bill the technician's cost
Drilling of Boxes	Costs will vary, we will bill the technician's cost
LOAN FEES	
Credit Card Annual Fee – Classic Visa	\$12.00
Credit Card Annual Fee – Secured Visa	\$25.00
Expedited Visa Annual Fee – Secured Visa	Cost depends upon choice of service
HELOC Annual Fee	Up to \$50.00
Late loan payment	5.00% of Payment, minimum \$25.00
Visa Cash Advance Fee	2.00% of cash advance, minimum \$5.00
Add VSI Insurance	\$50.00 Charged to account
Loan payments by phone	Up to \$18.00