

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the 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 and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. Dividend Compounding and Crediting.** The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule.
- 3. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts dividends are calculated by the Actual Daily Balance method which applies a periodic rate to the actual daily balance in the account for the period. The actual daily balance is determined by adding the full amount of the principal in the account each day of the period and dividing that figure by the number of days in the period.
- 4. Accrual of Dividends.** For all accounts, interest will begin to accrue on non-cash 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, the accrued dividends will not be paid.
- 5. Transactions Limitations.** After the account is opened you may not make deposits into the account until the maturity date stated on the certificate.
- 6. Maturity.** Your account will mature as indicated on this Rate and Fee Schedule or as shown on your most recent Renewal Notice.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the last dividend date. If you have any questions or require current rate and fee information on your accounts, please call the credit union at 535-0191 or 1(800) 828-8691.