

## 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	
Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	Cost of Printed Checks	—	\$200.00	Daily Balance	—

### 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 Savings, Christmas Club, Vacation Club, IRA, and Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market 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.

**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 Christmas 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 deposit or already have on deposit the minimum required share(s) in any 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 Savings, Money Market, and Checking 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 Savings, Vacation Club, Money Market, and IRA 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 Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 15 and the account will remain open. You may not make withdrawals from your account at any other time. If you withdraw any of the account balance at any time, we will close the account and pay you the full balance. New Christmas Clubs begin November 1. For Savings accounts, six (6) withdrawals are allowed monthly at no charge, after which a fee will be imposed. 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 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 purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Par Value of One Share Child Account (up through age 17)	\$5.00
Number of Shares Required	1

**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.

<b>FEE SCHEDULE</b>	
<b>Effective September 1, 2018</b>	
<b>SAVINGS ACCOUNT FEES</b>	
Savings Service	\$1.00/Withdrawal if more than 6 withdrawals per month
<b>CHECKING ACCOUNT FEES</b>	
Check Printing	Prices may vary depending upon style
Copy of Check	\$5.00/Copy
Overdraft	\$30.00/Item
Overdraft Transfer	\$5.00/Transfer
Returned Item	\$25.00/Item
Stop Payment	\$25.00/Request
<b>GENERAL FEES</b>	
<b>(applicable to all accounts)</b>	
Account Reconciliation	\$15.00/Hour
Cashier's Check	\$3.00/Check
Deposit Item Return	\$5.00/Item
Fax Copies	\$1.00/Page
Gift Card	\$3.00/Card
Money Order	\$1.00/Money Order
Paper Statements	\$2.00/Month for FLEXTeller Online Banking Users only. Choose e-statements to avoid the fee.
Photocopies	\$0.20/Page
Statement Copy	\$2.00/Page
Tax Levy/Garnishment	\$50.00
Teller's Check	\$3.00/Check
Travel Card	\$5.00/New Card \$2.00/Reload

Western Union (Outgoing)	\$20.00/Transfer
Western Union (Outgoing International)	Varies
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer (Outgoing International)	Varies
<b>ELECTRONIC FUND TRANSFERS FEES</b>	
Nonproprietary ATM Withdrawal/Transfer	\$1.00/Transaction
<b>ONLINE (ELECTRONIC) BILL PAYING FEES</b>	
OnLine (Electronic) Bill Paying Checking Account	No Monthly fee, \$5.00 per month if inactive for 60 days
The following Bill Paying fees are IN ADDITION to the above stated checking account fees:	
Merchant Returns	\$5.00/Item
NSF Items	\$2.00/Item
Stop Payment	\$5.00/Item
<b>DEBIT CARD FEES</b>	
Debit Card	No Charge
Debit Card Replacement	\$5.00/Card, fee may be waived for fraud or compromised card
Signature-Based Transactions	\$0.00
<b>SAFE DEPOSIT BOX FEES</b>	
3" x 5" Box	\$20.00/Year
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$100.00/Year

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

