

TRUTH-IN -SAVINGS DISCLOSURE

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 account from time to time.

Account Type	Dividends				Balance Requirements				Account Limitations (See Section 6)
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividends Period (Calendar)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
Savings									
Regular Savings	See Separate Rate Sheet	Monthly	Monthly	Monthly	\$25.00		See Separate Rate Sheet	Average Daily Balance	Account Transfer and Withdrawal limitations apply
Xmas Club Account	See Separate Rate Sheet	Monthly	Monthly	Monthly	\$25.00		See Separate Rate Sheet	Average Daily Balance	Account Transfer and Withdrawal limitations apply
IRA Savings	See Separate Rate Sheet	Monthly	Monthly	Monthly	\$25.00		See Separate Rate Sheet	Average Daily Balance	Account Transfer and Withdrawal limitations apply
Money Market Savings	See Separate Rate Sheet	Monthly	Monthly	Monthly	\$2500.00		See Separate Rate Sheet	Average Daily Balance	Account Transfer and Withdrawal limitations apply
Medical Savings	See Separate Rate Sheet	Monthly	Monthly	Monthly	\$25.00		See Separate Rate Sheet	Average Daily Balance	Account Transfer and Withdrawal limitations apply
Share Draft	-----	-----	-----	-----	-----	-----	-----	-----	-----

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all 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 Savings, IRA Savings, Xmas Club, Money Market Savings and Medical Savings 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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 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 accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information - To open any account, you must deposit or already have on deposit at least the par value of one full share in a

Regular Share account. The current par value is \$25.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily 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.

6. Account Limitations - For Share Savings, IRA Savings, Xmas Club, Money Market Savings and Medical 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 Share Draft accounts, no account limitations apply.

For Xmas Club accounts, a \$15.00 fee will be charged for each withdrawal or transfer made from the account between Jan 1st and Sep 30th.

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 transactions (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 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 on-time debit card transactions, you must consent to the Credit Union's overdraft protection plan 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 within our bylaws. Par Value of One Share is \$25.00, and the number of shares required is one (1). Everyone with a Primary Share account is allowed one voting privilege during our annual meeting. To qualify for membership, an individual must fall within our field of membership.

9. Rates - Call the Credit Union or see Separate Rate Sheet for current rate information on your account.

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