

## TRUTH-IN-SAVINGS DISCLOSURE

### CHECKING ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

#### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

You must maintain a minimum average daily balance of \$1,000.00, a combined average savings balance of \$2,500.00, or have a direct deposit of \$100.00 or more during the month to avoid a monthly fee.

You must maintain a minimum average daily balance of \$1,500.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**teenFIRST™ Checking** - The teenFIRST™ Checking Account is for minors (ages 16 to 17). A parent or legal guardian must be joint owner on the account until the minor reaches the age of 18. The joint owner consents and agrees to be the guarantor for any and all financial liabilities incurred through the use of any services, until the minor reaches 18. When the minor reaches age 18, the account will be converted to the standard checking account.

These accounts consist of a separate transaction sub account and a separate savings sub account. These will be treated as legally separate accounts with separate balances as shown in our records, although for your convenience we will combine them on your monthly statement so that the format of your statement will not change. Funds not routinely needed to pay debits may be transferred to the savings sub account. We may periodically transfer funds between these two sub accounts as necessary to cover the level of debit activity in your account. If you maintain the minimum average daily balance necessary to obtain a dividend, your dividend calculation will remain the same on both sub accounts. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated in the Transfer Limitations Section of your Account Agreement. This sub account structure will not affect your available balance, dividends you may earn, NCUA insurance coverage, your monthly statement, or any other features of this account.

### HIGH YIELD CHECKING ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

#### Minimum balance requirements:

The minimum balance required to open this account is \$5,000.00.

You must maintain a minimum average daily balance of \$25,000.00 in your account to avoid a maintenance fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a maintenance fee of \$15.00 for that month.

You must maintain a minimum average daily balance of \$1,500.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account

for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

The maximum automated teller machine withdrawal we allow is \$1,000.00 per day.

The maximum Visa Check Card transaction we allow (when used as a credit) is \$5,000.00 per day.

This account consists of a separate transaction sub account and a separate savings sub account. These will be treated as legally separate accounts with separate balances as shown in our records, although for your convenience we will combine them on your monthly statement so that the format of your statement will not change. Funds not routinely needed to pay debits may be transferred to the savings sub account. We may periodically transfer funds between these two sub accounts as necessary to cover the level of debit activity in your account. If you maintain the minimum average daily balance necessary to obtain a dividend, your dividend calculation will remain the same on both sub accounts. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated in the Transfer Limitations Section of your Account Agreement. This sub account structure will not affect your available balance, dividends you may earn, NCUA insurance coverage, your monthly statement, or any other features of this account.

### PRIMARY SAVINGS ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

#### Minimum balance requirements:

The minimum balance required to open this account is \$50.00.

You must maintain a minimum daily balance of \$50.00 in your account to avoid a below minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum balance fee for that month. Please refer to our separate rate sheet.

You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by debit card or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

This account consists of a separate transaction sub account and a separate savings sub account. These will be treated as legally separate accounts with separate balances as shown in our records, although for your convenience we will combine them on your monthly statement so that the format of your statement will not change. Funds not routinely needed to pay debits may be transferred to the savings sub account. We may periodically transfer funds between these two sub accounts as necessary to cover the level of debit activity in your account. If you maintain the minimum average daily balance necessary to obtain a dividend, your dividend calculation will remain the same on both sub accounts. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated in the Transfer Limitations Section of your Account Agreement. This sub account structure will not affect your available balance, dividends you may earn, NCUA insurance coverage, your monthly statement, or any other features of this account.

#### Par value of a share:

The par value of a share in this account is \$5.00.

## SPECIAL SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

This account consists of a separate transaction sub account and a separate savings sub account. These will be treated as legally separate accounts with separate balances as shown in our records, although for your convenience we will combine them on your monthly statement so that the format of your statement will not change. Funds not routinely needed to pay debits may be transferred to the savings sub account. We may periodically transfer funds between these two sub accounts as necessary to cover the level of debit activity in your account. If you maintain the minimum average daily balance necessary to obtain a dividend, your dividend calculation will remain the same on both sub accounts. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated in the Transfer Limitations Section of your Account Agreement. This sub account structure will not affect your available balance, dividends you may earn, NCUA insurance coverage, your monthly statement, or any other features of this account.

## IRA SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by debit card or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

## MONEY MARKET MAX ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$5,000.00.

You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

This account consists of a separate transaction sub account and a separate savings sub account. These will be treated as legally separate accounts with separate balances as shown in our records, although for your convenience we will combine them on your monthly statement so that the format of your statement will not change. Funds not routinely needed to pay debits may be transferred to the savings sub account. We may periodically transfer funds between these two sub accounts as necessary to cover the level of debit activity in your account. If you maintain the minimum average daily balance necessary to obtain a dividend, your dividend calculation will remain the same on both sub accounts. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated in the Transfer Limitations Section of your Account Agreement. This sub account structure will not affect your available balance, dividends you may earn, NCUA insurance coverage, your monthly statement, or any other features of this account.

## MONEY MARKET GOLD ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$25,000.00.

You must maintain a minimum daily balance of \$25,000.00 in your account to avoid a below minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum balance fee for that month. Please refer to our separate rate sheet.

You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer,

computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

This account consists of a separate transaction sub account and a separate savings sub account. These will be treated as legally separate accounts with separate balances as shown in our records, although for your convenience we will combine them on your monthly statement so that the format of your statement will not change. Funds not routinely needed to pay debits may be transferred to the savings sub account. We may periodically transfer funds between these two sub accounts as necessary to cover the level of debit activity in your account. If you maintain the minimum average daily balance necessary to obtain a dividend, your dividend calculation will remain the same on both sub accounts. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated in the Transfer Limitations Section of your Account Agreement. This sub account structure will not affect your available balance, dividends you may earn, NCUA insurance coverage, your monthly statement, or any other features of this account.

If more than three checks are presented for payment per month against this account, all checks in excess of three **may be paid, at our discretion, and your account assessed a check payment fee.** If a check is returned to the payee unpaid by us for any reason, we will assess your account with a fee, as disclosed in our special services schedule, per check that we returned unpaid. Please refer to the credit union's separate fee schedule for additional information about current fees and charges. ATM transactions are not allowed on this account.

If you exceed your limit or fall below the required minimum balance on more than an occasional basis, we may either close the account and place the funds in a regular Primary Savings account or take away the transfer and checking capacities of the account.

### CERTIFICATE ACCOUNT

**Rate Information (fixed rate account)** - The dividend rate on your certificate account is disclosed on your deposit rate schedule. You will be paid this rate until first maturity.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month (only if dividend amount is \$10.00 or greater) rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

#### Minimum balance requirements:

The minimum balance required to open this account is disclosed at account opening. You must maintain a minimum average daily balance, disclosed at account opening, in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Jump Rate Certificate Option Plan and Rate Information (variable rate account)** - The dividend rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during the first term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering on any other term share account of equal term to maturity as the original term of this account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term, but not during any renewal term.

#### Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature as indicated.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:

The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

- If your account has an original maturity of more than one year:

The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

**Fixed Rate** - Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

### DEFERRED CERTIFICATE ACCOUNT

**Rate Information** - The dividend rate on your certificate account is disclosed on your deposit rate schedule. You will be paid this rate until first maturity.

**Compounding frequency** - Dividends will not be compounded.

**Crediting frequency** - Dividends will be credited to your account at maturity.

**Dividend period** - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date.

**Time requirements** - Your account will mature as indicated on your deposit rate schedule. The maturity of your account will be one year or less.

#### Minimum balance requirements:

The minimum balance required to open this account is disclosed at account opening. You must maintain a minimum average daily balance, disclosed at account opening, in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the term.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction Limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw dividends from your account before maturity.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

**Non-automatically renewable account** - This account will not automatically renew at maturity. If you do not renew the account, dividends will not accrue after maturity.

### COMMON FEATURES

#### Bylaw requirements:

You must complete payment of ten shares in your Primary Share account as a condition of admission to membership.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature or your non-term share account(s).)

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Draft printing.....(fee depends on style and quantity of draft ordered)  
Please refer to our special services schedule for additional information about changes.