



TRUTH-IN-SAVINGS DISCLOSURE

Share Savings Account

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Dividend period- For this account type, the dividend period is quarterly, for example, the ending date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 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 March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$125.00 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 quarterly statement cycle.

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

Transaction limitations:

During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. You may make unlimited deposits in person or by mail.

Share Plus Account

Rate Information:

Interest rate is variable and determined by market fluctuations and board of directors and graduated up depending on balance:

\$500 - \$4,999
\$5,000 - \$19,999
\$20,000 - \$49,999
\$50,000 - Up

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

Dividend period- For this account type, the dividend period is quarterly, for example, the ending date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 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 March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

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 quarterly statement cycle.

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

Transaction limitations:

During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. You may make unlimited deposits in person or by mail.

Christmas Club Account

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Dividend period- For this account type, the dividend period is quarterly, for example, the ending date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 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 March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

No minimum balance required to open the account.

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 quarterly statement cycle.

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

Checks are mailed to the members on November 1st.

Transaction limitations:

No withdrawals can be made.

Share Draft Account

(Dividend Bearing)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 for the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

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

You must maintain a minimum average daily balance of \$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) in your account.

Transaction limitations:

No transaction limitations apply to this account.

Double Nickel Checking Account

(Age 55 and Older)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 for the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

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

There is no minimum balance required for interest to start accruing.

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) in your account.

Basic duplicate checks provided free of charge (one box per order)

Transaction limitations:

No transaction limitations apply to this account.