

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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	
Regular Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	\$400.00*	----	Daily Balance	Account transfer and withdrawal limitations apply.
Looney Tunes	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	\$400.00*	----	Daily Balance	Account transfer and withdrawal limitations apply.
Sub Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	----	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	/ \$9,999.99 or below / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	----	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	----	----	----	\$5.00	----	----	Daily Balance	Account withdrawal limitations apply.
Share IRA	/ \$1,999.99 or below / \$2,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$200.00	----	----	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Roth Conversion <input type="checkbox"/> Roth IRA <input type="checkbox"/> Education IRA	/ \$1,999.99 or below / \$2,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$200.00	----	----	Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$2,500.00*	----	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 Regular Share, Looney Tunes, Sub Share, Share IRA, Roth Conversion, Roth IRA, and

Education IRA accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market, Christmas Club, and Share Draft accounts, the dividend rate and annual percentage yield may change monthly

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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. The Money Market accounts are tiered rate accounts. If your daily balance is \$9,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Share IRA, Roth Conversion, Roth IRA, and Education IRA accounts are tiered rate accounts. If your daily balance is \$1,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$2,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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. 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 Regular Share, Looney Tunes and Share Draft accounts, there is a minimum daily balance required to avoid a service fee for the calendar month based on the combined balances in all share, share draft and loan accounts under your member number. In calculating the combined balances, we will use the lowest balance in each account on any day of the calendar month. If you do not maintain the minimum required balance in your combined accounts for the calendar month, you will be charged a service fee as stated in the Fee Schedule.

For Sub Share and Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee 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 Regular Share, Looney Tunes, Sub Share, and Money Market 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 November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. For Share IRA, Roth Conversion, Roth IRA, and Education IRA accounts, you may not make transfers and withdrawals from your by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. For Share Draft 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. BONUS — For Looney Tunes account(s), you will receive a prize for increasing your balance by \$10.00 or more that you make to your account. Please see us for a list of available prizes and the value of each item.

9. 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	\$5.00
Number of Shares Required	5

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

