

ACCOUNT DISCLOSURES (continued)

8. SHARED BRANCHING — Your Credit Union and others are joining together and sharing over 6,300 locations so you can conduct financial transactions where you live, work or travel. Please ask your credit union representative for more information. Fees schedule posted in lobby.

9. FOREIGN TRANSACTIONS — VISA. Purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee of 1 percent of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

FEE SCHEDULE

CONSUMER/BUSINESS SAVINGS ACCOUNT FEES

Return Item*	\$30.00/Item
Deposit Return Item:	
Member Originated	\$30.00/Item
Third Party	\$15.00/Item
ACH Stop Payment	\$30.00/Request
Exceeding Account Transfer Limitations**	\$30.00/Item

MONEY MARKET ACCOUNT FEES

Minimum Balance Service	\$10.00 fee below minimum balance per month
Return Item*	\$30.00/Item
Deposit Return Item:	
Member Originated	\$30.00/Item
Third Party	\$15.00/Item
Exceeding Account Transfer Limitations**	\$30.00/Item

HOLIDAY CLUB AND VACATION CLUB ACCOUNT FEES

Account Withdrawal	\$5.00/Early withdrawal/account closure penalty or excessive withdrawal
Deposit Return Item:	
Member Originated	\$30.00/Item
Third Party	\$15.00/Item

CONSUMER/BUSINESS CHECKING ACCOUNT FEES

Overdraft*	\$30.00/Item
Return Item*	\$30.00/Item
Deposit Return Item:	
Member Originated	\$30.00/Item
Third Party	\$15.00/Item

CONSUMER/BUSINESS CHECKING ACCOUNT FEES (continued)

Reprocessing	\$5.00/Item
Stop Payment	\$30.00/Request
ACH Stop Payment	\$30.00/Request
Check Printing	Prices may vary depending upon style

OTHER SERVICE FEES

Items Sent for Collection	\$20.00/Item
Wire Transfer:	
Domestic Incoming	\$5.00/Transfer
Domestic Outgoing	\$25.00/Transfer
International Incoming	\$10.00/Transfer
International Outgoing	\$35.00/Transfer

Coin Machine:	
Members	Fee disclosed at time of transaction
Non Members	
Business (members)	

Account Reconciliation	\$10.00/Hour
Account Research	\$15.00/Hour
Statement Copy	\$2.00/Copy
Paper Statement	\$1.00/Statement
Account Activity Printout	\$1.00/Printout
Legal/Levy	\$35.00
Cross Border Transfers	\$5.00
Dormant Account	\$15.00/Quarter, charged after 1 year of inactivity
Account Closure	\$5.00 if account closed within 90 days

Photocopy/Fax	\$1.50/Page
Returned Mail	\$2.00/Item returned
Money Order	\$2.00
Official Check	\$2.00
Duplicate Lien Release	\$5.00/Request

Member Check Cashing	\$5.00 – must have either \$100.00 or more in shares or \$500.00 or more in loans to avoid a fee
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Escheated Account	\$100.00/Account
Membership Enrollment	\$1.00/New Savings Account
Second Chance Account (Re-Open)	\$5.00 if reopened within 6 months
ACH Payment by Phone	\$3.00/Payment
Credit Card Payment by Phone	\$15.00/Payment

ONLINE BILLPAY FEES

Business BillPay***	Free
BillPay-e Plus***	Free
Written Correspondence to Payee	\$10.00

ONLINE BILLPAY FEES (continued)

Per Proof of Payment not Necessitated by a Dispute	\$10.00
Payments Returned Due to Customer Error	\$5.00
Overdraft*	\$30.00
Return Item*	\$30.00
Reprocessing	\$5.00

**CARDS FROM VISA
(Additional fee disclosures provided at time of purchase)**

Re-loadable Card	\$5.00
Travel Card	\$5.00
Youth Card	\$4.00
Gift Card	\$5.00

EFT FEES

Charge for ATM Withdrawals in Excess of Eight (8) Free Withdrawals Monthly	\$1.00/Transaction
Card Replacement	\$5.00
PIN Reissue	\$3.00
PIN Change Option	\$3.00/Charge, member must initiate
Card Delivery Priority Service	\$50.00/Card
Reprocessing	\$5.00/Item
Reactivation	\$2.00
Photo I.D. Debit Card	\$5.00
Photo I.D. Debit Card Replacement	\$10.00

SHARE VALUE

Par Value of One Share	\$5.00
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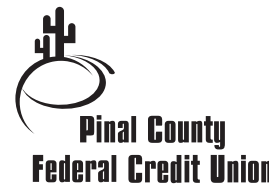
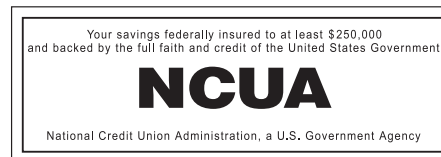
* Refer to Section 7 for details.

** Refer to Section 6 for details.

*** Note: Additional charge for member requested items.

**** Some fees may be subject to change without prior notice.****

The rates and fees 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 and fee information on your accounts, please call the Credit Union.



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Truth-in-Savings Disclosure

Savings and Checking Accounts

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date:

RATE SCHEDULE

ACCOUNT TYPE	<input type="checkbox"/> Savings	<input type="checkbox"/> Holiday Club	<input type="checkbox"/> Vacation Club	<input type="checkbox"/> My Club	<input type="checkbox"/> IRA Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Checking	<input type="checkbox"/> Business Savings	<input type="checkbox"/> Business Checking
DIVIDENDS Dividend Rate/Annual Percentage Yield (APY)	/	/	/	/	/	/	/	/	/
Dividends Compounded:	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Monthly	Monthly	Quarterly	Monthly
Dividends Credited:	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Monthly	Monthly	Quarterly	Monthly
Dividend Period:	Quarterly (Calendar)	Quarterly (Calendar)	Quarterly (Calendar)	Quarterly (Calendar)	Quarterly (Calendar)	Monthly (Calendar)	Monthly (Calendar)	Quarterly (Calendar)	Monthly (Calendar)
BALANCE REQUIREMENTS									
Minimum Opening Deposit:	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$2,500.00	—	\$5.00	—
Minimum Balance to Avoid a Service Fee:	—	—	—	—	—	\$2,500.00	—	—	—
Minimum Balance to Earn the Stated APY:	\$5.00	\$5.00	\$5.00	\$5.00	—	\$2,500.00	\$500.00	\$5.00	\$2,500.00
Balance Method to Calculate Dividends:	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
ACCOUNT LIMITATIONS (See Paragraph 6)	Account transfer limitations apply.	Account withdrawal limitations apply.	—	—	—	Account transfer limitations apply.	—	Account transfer limitations apply.	—

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 all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Savings** account is a tiered rate account. If your average daily balance is from \$5.00 to \$4,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. The **IRA Savings** account is a tiered rate account. If your average daily balance is from \$5.00 to \$4,999.99, the first dividend rate and annual percentage rate listed for this account in the Rate Schedule will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the second dividend rate and annual percentage rate listed for this account in the Rate Schedule will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage rate listed for this account in the Rate Schedule will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage rate listed for this account in the Rate Schedule will apply. If your average daily balance is \$50,000.00 or greater, the fifth dividend rate and annual percentage rate listed for this account in the Rate Schedule will apply. The **Money Market** account is a tiered rate account. If your average daily balance

is from \$2,500.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000.00 to \$74,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$75,000.00 to \$99,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. The **Business Checking** account is a tiered rate account. If your average daily balance is from \$2,500.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000.00 to \$74,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$75,000.00 to \$99,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular balance 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 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 Holiday 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 at least the par value of one (1) full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. Upon opening a new Savings account, you will be charged a Membership Enrollment Fee as stated in the Fee Schedule. For Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily is not met during the dividend period, there will be a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Savings, Holiday Club, Vacation Club, My Club, IRA Savings, Money Market, Checking, Business Savings, and Business Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend 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.

6. ACCOUNT LIMITATIONS — For Savings, Money Market, and Business 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 Holiday Club accounts, the entire balance will be transferred to another account of yours in Mid November and the account will remain open. You are allowed one additional withdrawal per calendar year from your Holiday Club account. If you exceed this withdrawal limitation, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club, My Club, IRA Savings, Checking, and Business 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 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 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.