

Truth In Savings

Except as specifically described, the following disclosures apply to all the 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 and IRA accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the Dividend Rate and Annual Percentage Yield may change annually as determined by the Credit Union's Board of Directors. For Money Market accounts the Dividend Rate and Annual Percentage Yield may change weekly as determined by the Credit Union's Board of Directors.

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 of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Rates and the Annual Percentage Yields are the rates and yield as of the last dividend declaration date which is set forth in the Rate Schedule.

4. Accrual of Dividends. For Regular Share, IRA and Christmas Club accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. For Regular Share, IRA and Christmas Club accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, IRA and Christmas Club accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of 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 Regular Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular Share account, three (3) withdrawals per quarter are allowed, after which a fee will be imposed. For a Christmas Club account, 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. If you withdraw any of the account balance at any time, we may impose a fee of \$5.00. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For IRA and Share Draft accounts, no account limitations apply. **Cash withdrawals are limited to \$4,000 daily unless previous notice is provided.**