

Last Dividend Declaration Date:

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.

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	See Section 6
Regular Share (Savings)	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	----	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Regular Share (Non-Dividend Bearing Savings)	/	---	---	---	\$5.00	----	---	---	Account transfer and withdrawal limitations apply.
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	----	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Variable Rate IRA (Traditional or Roth)	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	----	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Variable Rate Coverdell Education	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	----	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
C.U.M.M.A. (Credit Union Money Management Account)	/	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	----	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Traditional, Roth or Coverdell C.U.M.M.A.	/	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	----	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft (Checking)	/	Monthly	Monthly	Monthly (Calendar)	---	----	\$500.00	Daily Balance	---
Share Draft (Non-Dividend Bearing Checking)	/	---	---	---	---	----	---	---	---

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 yields as of the last dividend declaration date that is set forth in the Rate Schedule. The C.U.M.M.A. (Credit Union Money Management Account) and Traditional,

Roth or Coverdell C.U.M.M.A. accounts are tiered rate accounts. If your daily balance is from \$5.00 to \$1,999.99, 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 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 (Savings) and Share Draft accounts, if you close your account before accrued dividends are credited, you will not receive the accrued

dividends. For Holiday Club, Variable Rate IRA (Traditional or Roth), Variable Rate Coverdell Education, C.U.M.M.A. (Credit Union Money Management Account) and Traditional, Roth or Coverdell C.U.M.M.A. accounts, any accrued dividends will be paid if you close the account. 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 the minimum required share(s) in a Regular Share (Savings) 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 all accounts except Regular Share (Non-Dividend Bearing Savings) and Share Draft (Non-Dividend Bearing Checking), there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. 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 all accounts except Share Draft (Checking) and Share Draft (Non-Dividend Bearing Checking), 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 Variable Rate IRA (Traditional or Roth), Variable Rate Coverdell Education and Traditional, Roth or Coverdell C.U.M.M.A. accounts, withdrawals require you to sign a statement of intent. For C.U.M.M.A. (Credit Union Money Management Account) and Traditional, Roth or Coverdell C.U.M.M.A. accounts, transfer and withdrawals must be in increments of \$500.00.

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.

8. 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 1

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.