

## TRUTH-IN-SAVINGS DISCLOSURE

Effective 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
Share Savings Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$100.00	\$100.00	Daily Balance	Account transfer limitations Apply.
Freedom Eagle Kids Club Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations Apply.
Secondary Savings (You Name It) Accounts	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account transfer limitations Apply.
IRA Accounts	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account transfer limitations Apply.
Money Market Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	<input type="checkbox"/> \$100.00 <input type="checkbox"/> \$2,500.00 <input type="checkbox"/> \$10,000.00 <input type="checkbox"/> \$25,000.00 <input type="checkbox"/> \$50,000.00 <input type="checkbox"/> \$100,000.00	Daily Balance	Account transfer limitations Apply.
Holiday Club Accounts	/	Monthly	Monthly	Monthly (Calendar)	---	---	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Interest Checking Accounts*	/	Monthly	Monthly	Monthly (Calendar)	---	\$100.00	\$2,500.00	Daily Balance	---
Free Checking Accounts	/	---	---	---	---	---	---	---	---
Extreme Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	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 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Money Market** accounts is a tiered rate account. If your daily balance is from \$100.00 to \$2,499.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your 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 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 daily balance is from \$50,000.00 to \$99,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 or greater, the sixth 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 Extreme Checking account is a Tiered Rate account. If your Daily Balance is \$5,000.00 or below AND you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you receive e-statements each month; 2) you complete six (6) or more debit card signature based transactions each month; and 3) have direct deposits of at least \$500.00 each month. If your balance is \$5,000.00 or greater, the second Dividend Rate and Annual

Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a calendar month, the second Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the 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. \*In Credit Unions, members are owners, therefore, interest equals dividends.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and 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.

**5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in your Share 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. For Interest Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Rate Schedule. For Share Savings, Freedom Eagle Kids Club, Money Market, Holiday Club and Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance 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 on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Share Savings, Freedom Eagle Kids Club, Secondary Savings, Money Market and Holiday Club accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 15th and the account will remain open. If you withdraw from your account, 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 IRA accounts, you may not make any pre-authorized, automatic or telephone transfers from your account to another account of yours or to a third party at any time. For each withdrawal from your account before the age of 59½, you will be charged a fee as disclosed in the Fee Schedule. Please refer to your IRA Trust Agreement for additional limitations on account transactions. For Extreme Checking and Free Checking accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

## FEE SCHEDULE

### Share Value/Membership Fee

- Par Value of One Share.....	\$ 5.00
- Membership.....	\$ 5.00

### Share Savings Account Fees

- Monthly Maintenance Service Fee.....	\$ 5.00/Month if minimum balance is not maintained
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### Extreme Checking Account Fee

- Service Fee.....	\$10.00/Month fee if Direct Deposit of \$500.00 or more is not maintained. First 90 days are free.
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### Checking Account Fees

- Overdraft Transfer Fee.....	\$ 3.00/Item
- Overdrawn Fee.....	\$32.50/Item
- Courtesy Pay Fee.....	\$32.50/Item
- Returned Item (Other Party).....	\$ 2.00/Item
- Returned Item (Same Party).....	\$32.50/Item
- Stop Payment.....	\$32.50/Request
- Check Printing.....	Prices vary depending upon style
- Copy of Check.....	\$ 2.50/Item
- Copy of Check by Fax.....	\$ 5.00/Item
- Monthly Maintenance Service.....	\$ 3.50/Month If minimum balance is not maintained

### IRA Account Fees

- IRA Withdrawal Term.....	\$20.00
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### EFT Fees

- ATM/Debit Overdrawn Fee.....	\$32.50
- Nonproprietary ATM/Debit Withdrawal/Transfer.....	\$ 1.00
- Five Nonproprietary ATM Withdrawals per month without a charge	
- ATM/Debit Research.....	\$ 3.00/Item
- ATM/Debit Replacement Card.....	\$20.00
- ATM/Debit/Audio Lost PIN.....	\$ 5.00
- ATM/Debit/Reopen Account Within 60 days.....	\$10.00
- Address Change Form.....	\$ 2.00
- ACH NSF Overdrawn Fee.....	\$32.50
- Stop Payment ACH.....	\$32.50

### Other Service Fees

- Excessive Withdrawal.....	\$ 2.00 after ten (10)
- Photo Copy Front/Back.....	\$ 2.50/Copy
- Account Reconciliation.....	\$10.00/Hour
- Statement Copy.....	\$ 1.00/Page
- Deposited Item Return.....	\$32.50/Item
- Wire Transfer Fee (Outgoing).....	\$15.00/Transfer
- Cashiers Check.....	\$ 2.00/Check
- Money Order.....	\$ 1.00/Item
- Legal Process.....	\$20.00
- Inactive Account.....	\$10.00 after one (1) year
- History (Current Month).....	\$ 1.00
- Phone Transfer (Same Account).....	\$ 1.00
- Holiday Club Withdrawal.....	\$10.00
- Shared Branching.....	\$ 2.50 per transaction
- Cashiers Check Stop Payment.....	\$32.50 within the first ten (10) days. Free after ten (10) days
- Money Order Stop Payment.....	\$ 7.00
- Foreign Checks .....	\$20.00
- Foreign Currency - Orders.....	\$28.00
- Foreign Currency - Deposits.....	\$20.00
- Foreign Wire Transfer (Outgoing)...	\$48.00/Transfer
- Web Bill Pay Money HQ Transfer...	\$ 2.95 fee to send Money to another institution
- Foreign Cash Advance Fee by Telephone.....	\$ 9.95

### Safe Deposit Box Fees

- Annual Rental Size	
- 3 x 5.....	\$20.00
- 3 x 10.....	\$35.00
- 5 x 10 .....	\$50.00
- 10 x 10.....	\$75.00
- Key - Nonrefundable.....	\$ 5.00
- Drilling of Box.....	Cost

The rates appearing in 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.

