

PREFERRED SHARE/MONEY MARKET 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 Money Market Low Balance Fee	Minimum Average Daily Balance to Earn the Stated APY	Balance Method	See Sections 6 and 7
Preferred Share Account	/ / /	Monthly	Monthly	Monthly (calendar)	\$5,000.00	----	\$5,000.00	Average Daily Balance	See Sections 6 and 7
Money Market Share Accounts	/ / /	Monthly	Monthly	Monthly (calendar)	\$1,500.00	----	\$1,500.00	Average Daily Balance	See Sections 6 and 7
Premium Money Market Accounts	/ / /	Monthly	Monthly	Monthly (calendar)	\$25,000.0 0	----	\$25,000.00	Average Daily Balance	See Sections 6 and 7

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 Preferred Share, Money Market Share and Premium Money Market 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 **Preferred Share** account is a Tiered Rate account. The rate you receive for the dividend period will be determined by the balance in your Preferred Share account. If your Average Daily Balance is from \$5,000.00 to \$9,999.99, the first 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 second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$25,000.00 or greater, the third 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. The **Money Market Share** account is a Tiered Rate account. If your Average Daily Balance is from \$1,500.00 to \$9,999.99, 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 \$10,000.00 to \$24,999.99, the second 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 third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$50,000.00 or greater, the fourth 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 **Premium Money Market** is a Tiered Rate account. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$100,000.00 to \$149,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$150,000.00 or greater, the fourth 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 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 account(s), 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.

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 a Share, Saplings Savings or the Kiosk Savings. 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 Money Market Share and Premium Money Market accounts, there is a minimum average daily balance to avoid a Money Market Low Balance Fee for the dividend period. If the minimum average daily balance requirement is not met during each day of the dividend period, you will be charged a Low Balance Fee as stated in the Fee Schedule. For all 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 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 all 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 Money Market Share and Premium Money Market accounts, you may make four (4) withdrawals per calendar month. For each withdrawal in excess of four (4) you will be charged a fee as disclosed in the Fee Schedule.

7. Account may be assessed an aggregate share fee.

See Fee Schedule for further details. A Money Market account must maintain a minimum average daily balance of \$1,500.00, otherwise a low balance fee will be assessed. A premium money market account must maintain a minimum average daily balance of \$25,000.00 otherwise a Money Market low balance fee will be assessed. Please see Fee Schedule.

The rates appearing in 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.

