

TRUTH-IN-SAVINGS DISCLOSURE

PRIMARY (REGULAR) SHARE ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time by the Credit Union's Asset Liability Committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Par value of a share:

The par value of a share in this account is \$5.00.

LIVE FREE CHECKING ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

No monthly service charge.

Dividends are not paid on the Live Free checking account.

MYMONEY ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

A Monthly Service fee of \$15.00 will be charged each statement cycle. This fee will apply if the account has not met one of the two account activity requirements.

This fee will not apply if one of the following two possible activity requirements is met: (a) direct deposits totaling \$1,000 or more in the statement cycle, or (b) 10 or more debit point-of-sale swipes in the statement cycle.

LOYALTY REWARDS CHECKING ACCOUNT

SILVER LEVEL: Requirements to waive \$4 monthly service charge: Combined balances of at least \$300.00 in deposits and loans within the membership, excluding servicing-released mortgages **OR** be enrolled for e-Statements. The \$4 monthly service charge is also waived for actively enrolled students ages 16 through 22. Dividends are not paid on the Silver Level checking account.

GOLD LEVEL: Requires combined balances of at least \$5000.00 in deposits and loans within the membership, excluding servicing-released mortgages **OR** meet 2 of the following qualifications: 1. Be enrolled for e-Statements, 2. Receive a monthly third-party direct deposit to the checking, 3. Be an active Online Bill-Pay user (pay at least one bill each month). If these requirements are not met, at month end the account will automatically transition to the Silver Level and will be subject to Silver Level requirements.

GOLD LEVEL DIVIDENDS: You must maintain an average daily balance of \$300.00 in your checking account each day to obtain the disclosed annual percentage yield.

PLATINUM LEVEL: Requires combined balances of at least \$25,000.00 in deposits and loans within the membership, excluding servicing-released mortgages. If this requirement is not met, at month end the account will automatically transition to either the Gold Level or the Silver Level and will be subject to the requirements of those levels.

PLATINUM LEVEL DIVIDENDS: You must maintain an average daily balance of \$300.00 in your checking account each day to obtain the disclosed annual percentage yield for the first tier of dividends. You must maintain a minimum daily balance of \$2500.00 in your checking account each day to obtain the disclosed annual percentage yield for the second tier of dividends.

Rate Information:

The dividend rate and annual percentage yield may change at any time by the Credit Union Asset Liability Committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Combined balance determination:

The loan balance used is the loan balance on our system the last business day of the month. The deposit balance used is the average daily balance for the month.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

SECONDARY SAVINGS ACCOUNT

OTHER SAVINGS ACCOUNT

HOLIDAY VACATION CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time by the Credit Union's Asset Liability Committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

YOUTH SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time by the Credit Union's Asset Liability Committee. The dividend rate on the Youth Savings account is tiered, with a premium dividend rate being paid on the full balance up to a maximum of \$500. Funds in excess of \$500 will earn dividends at the Primary (Regular) Share account rate. The Youth Savings account is available to members through the age of 17. The premium rate tier will be discontinued automatically during the month following the member's 18th birthday, with the dividend rate adjusting to the Primary (Regular) Share account rate.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is the purchase of a share in the credit union. Please see the by-law requirements in the Common Features section for additional information. There is no minimum balance to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Par value of a share:

The par value of a share in this account is \$5.00.

MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union's Asset Liability Committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any statement period, you may not make more than three withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, telephonic order or instruction, or check. If you exceed six transactions per month, your account will be subject to closure by the credit union.

Fees and charges:

An excess withdrawal fee will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of three during a month. Please refer to separate fee schedule for charges that will apply.

PREMIER MONEY MARKET ACCOUNT

Rate Information - You will be paid the disclosed promotional rate for the first 90 days of the account. After the first 90 days the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Asset Liability Committee.

Compounding and crediting - Dividends will be compounded at least monthly. Dividends will be credited to your account at least monthly.

Promotional Dividend period - For this account type, the dividend period during the 90 day promotional period will be at least monthly, and also at the end of the 90 day promotional period. Since the end of the 90 day promotional period may fall mid-month, we will post dividends on that day. Your account will then continue in the non-promotional dividend posting period as described below.

Non-Promotional Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other non-promotional dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum balance requirements - The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield of the lower dividend tier for the product. **You must maintain a minimum daily balance of \$100,000.00 in your account to obtain the disclosed annual percentage yield of the higher dividend tier for the product.**

You must maintain a minimum average daily balance of \$1,000.00 in your account to avoid a service charge fee. If, during the monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a service charge fee for that monthly statement cycle. See our separate Business Schedule of Fees and Charges for details.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitation - During any statement period, you may not make more than three withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, telephonic order or instruction, or check. If you exceed six transactions per month, your account will be subject to closure by the credit union.

Fees and charges - An excess withdrawal fee will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of three during a month. Please refer to separate Consumer Schedule of Fees & Charges for charges that will apply.

IRA SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time by the Credit Union's Asset Liability Committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

IRA CERTIFICATE

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

Refer to our separate rate disclosure for the minimum balance required to open this account.

You must maintain a minimum daily balance in your account each day to obtain the disclosed annual percentage yield. (refer to our separate rate disclosure)

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Dividends can be withdrawn during a term without penalty. The dividends that can be withdrawn are the dividends credited during the current term. Dividends can be withdrawn anytime after crediting to the account during the current term.

Time requirements - Your account will mature as stated on your certificate.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of three months:
The penalty we may impose will equal one months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of four to five months:
The penalty we may impose will equal two months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of six to eleven months:
The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months to 23 months:
The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 to 60 months:
The penalty will equal one year dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew, you withdraw the funds in the account at

maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in an IRA Share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

SHARE CERTIFICATE

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

Refer to our separate rate disclosure for the minimum balance required to open this account.

You must maintain a minimum daily balance in your account each day to obtain the disclosed annual percentage yield. (refer to our separate rate disclosure)

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Dividends can be withdrawn during a term without penalty. The dividends that can be withdrawn are the dividends credited during the current term. Dividends can be withdrawn anytime after crediting to the account during the current term.

Time requirements - Your account will mature as stated on your certificate.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of three months:
The penalty we may impose will equal one months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of four to five months:
The penalty we may impose will equal two months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of six to eleven months:
The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months to 23 months:
The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 to 60 months:
The penalty will equal one year dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a Share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

LOYALTY PAYS PREMIUM CERTIFICATE RATE

The Loyalty Pays Premium Certificate Rate is a special rate premium determined monthly when an eligible product meets the qualifications.

Eligibility: Each new or renewal certificate in standard terms of 12, 24, 36, 48, or 60 months is eligible.

Qualifications: The membership of the eligible certificate must have an active checking account and active debit card, with a minimum of one debit card transaction in the current month to qualify for the special rate premium that month. Qualification is determined monthly, prior to the calculation and payment of periodic dividends.

Any month during which the eligible certificate does not meet the qualifications, the certificate dividend calculation and posted dividend at the end of the month will not include this special rate premium and will revert to the standard dividend rate.

The Loyalty Pays Premium Certificate Rate program and special premium rates can be changed at any time.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Regular Share account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an dividend-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Draft printing(fee depends on style and quantity of draft ordered)

Please refer to our separate rate disclosure for current dividend rate and annual percentage yield information and to our separate fee schedule for additional information about charges.

