

TRUTH-IN-SAVINGS DISCLOSURE

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.

Effective Date:
09/15/2010

RATE SCHEDULE

| <input type="checkbox"/> Certificate <input type="checkbox"/> IRA Certificate: N/A Maturity Date: | Dividend Rate/ Annual Percentage Yield (APY) | Terms | Minimum Opening Deposit | Dividends Compounded | Dividends Credited | Dividend Period | Additional Deposits | Withdrawals | Renewable |
|---|--|-------|-------------------------------|-------------------------|-----------------------|--------------------|------------------------|--|-----------|
| <input type="checkbox"/> 6 Month | 0.500% / 0.500% | Fixed | \$2,500.00 | N/A | Monthly | Account's Term | Not allowed | Allowed – see Transaction Limitations section | Automatic |
| <input type="checkbox"/> 12 Month | 0.750% / 0.750% | | | | | | | | |
| <input type="checkbox"/> 18 Month | 1.000% / 1.000% | | | | | | | | |
| <input type="checkbox"/> 24 Month | 1.375% / 1.375% | | | | | | | | |
| <input type="checkbox"/> 36 Month | 1.500% / 1.500% | | | | | | | | |

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 certificate accounts.

- 1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects on the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For all accounts, dividends must be paid directly to you; dividends cannot be added to the account.
- 2. Dividend Period.** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- 3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.
- 4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Membership Savings Account. The par value of one share is \$5.00. Some accounts may have additional minimum opening deposit requirements. For certificate accounts, dividends are calculated by the Daily Balance method, which calculates dividends by applying a periodic rate to the Daily Balance in the account for the dividend period.
- 5. 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.

- 6. Transaction Limitations.** For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.
- 7. Maturity.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
- 8. Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.
- 9. Amount of Penalty.** For all accounts, the amount of early withdrawal penalty for your account is 90 days' dividends.
- 10. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account.
- 11. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty when a traditional IRA required minimum distribution is necessary, an account owner dies or is determined legally incompetent by a court or other body of jurisdiction.
- 12. Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. Your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

The rates and fees 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.

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