



|                                |                              |         |         |                       |              |          |   |                             |   |
|--------------------------------|------------------------------|---------|---------|-----------------------|--------------|----------|---|-----------------------------|---|
| <b>Premier Money Market</b>    | \$0.00 to \$49,999.99        | Monthly | Monthly | Monthly<br>(Calendar) | \$1,000.00   | —        | — | Average<br>Daily<br>Balance | Account transfer and<br>withdrawal limitations apply. |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$50,000.00 to \$99,999.99   |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$100,000.00 to \$149,999.99 |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$150,000.00 to \$199,999.99 |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$200,000.00 to \$249,999.99 |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
| \$250,000.00 to \$299,999.99   |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| \$300,000.00 to \$349,999.99   |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| \$350,000.00 to \$399,999.99   |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| \$400,000.00 to \$499,999.99   |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| \$500,000.00 or greater        |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| <b>Diamond Money Market</b>    | \$0.00 to \$49,999.99        | Monthly | Monthly | Monthly<br>(Calendar) | \$500,000.00 | —        | — | Average<br>Daily<br>Balance | Account transfer and<br>withdrawal limitations apply. |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$50,000.00 to \$99,999.99   |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$100,000.00 to \$199,999.99 |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$200,000.00 to \$299,999.99 |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
|                                | \$300,000.00 to \$399,999.99 |         |         |                       |              |          |   |                             |   |
|                                | /                            |         |         |                       |              |          |   |                             |   |
| \$400,000.00 to \$499,999.99   |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| \$500,000.00 to \$1,999,999.99 |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| \$2,000,000.00 or greater      |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| <b>Non-Profit Money Market</b> | \$0.00 to \$250,000.00       | Monthly | Monthly | Monthly<br>(Calendar) | \$1,000.00   | —        | — | Average<br>Daily<br>Balance | Account transfer and<br>withdrawal limitations apply. |
|                                | /                            |         |         |                       |              |          |   |                             |   |
| \$250,000.01 or greater        |                              |         |         |                       |              |          |   |                             |   |
| /                              |                              |         |         |                       |              |          |   |                             |   |
| <b>Share Draft</b>             | —                            | —       | —       | —                     | —            | —        | — | —                           | —   |
| <b>Gold Checking</b>           | —                            | —       | —       | —                     | \$100.00     | \$100.00 | — | —                           | —   |
| <b>Silver Checking</b>         | —                            | —       | —       | —                     | —            | —        | — | —                           | —   |
| <b>Platinum Checking</b>       | —                            | —       | —       | —                     | —            | —        | — | —                           | —   |

## 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 Share, Club, Christmas Club, and IRA Club accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Building Blocks Savings, Money Market, Premier Money Market, Diamond Money Market, and Non-Profit 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market, Premier Money Market, Diamond Money Market, and Non-Profit Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share, Building Blocks Savings, Club, Christmas Club, IRA Club, Money Market, Premier Money Market, and Non-Profit Money Market accounts, if you close your account before accrued dividends are credited, you will not receive the accrued

dividends. However, for Christmas 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 Share 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 Share and Gold Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For accounts using the average daily balance method as stated in 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 calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. 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 Share, Building Blocks Savings, Money Market, Premier Money Market, Diamond Money Market, and Non-Profit Money Market 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 Christmas Club accounts, the entire balance will be paid to you by check on or after November 1 and the account will remain open. For Club, IRA Club, Share Draft, Gold Checking, Platinum Checking, and Silver Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card 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. BONUS** — For Building Blocks Savings accounts, you will receive \$100.00 for making ten (10) in person deposits within 12 months of opening your account. The account must be open for a minimum of six (6) months to receive the bonus.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

|                           |        |
|---------------------------|--------|
| Par Value of One Share    | \$5.00 |
| Number of Shares Required | 1      |
| Membership Fee            | \$5.00 |

**10. RATES** — The rates provided in or with the Rate 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 information on your accounts, please call the Credit Union.

| <b>SCHEDULE OF FEES AND CHARGES</b>               |  |
|---|--|
| <b>GENERAL FEES</b>                               |  |
| Cashier's Check                                   | \$5.00/Check (Credit Union checks cleared by the Credit Union) |
| Coin Counting Non-Member                          | 10.00% of total  |
| Dormant/Inactive Account                          | \$5.00/Month after 1 year(s)                                   |
| Legal Process (garnishments, tax levies, summons) | \$20.00  |
| Loan Payment Deferral                             | \$50.00  |
| Money Order                                       | \$3.00/Money Order   |
| Overdraft Transfer from Share                     | \$1.00/Transfer  |
| Payment Coupons                                   | \$5.00/24 Coupons  |
| Research or Reconciliation                        | \$20.00/Hour and \$20.00 minimum charge                        |
| Returned Deposit Item                             | \$7.50/Item  |
| Returned Statement                                | \$5.00/Month   |
| Temporary Drafts/Checks                           | \$1.00/Draft   |
| Wire Transfer (Incoming)                          | \$0.00/Transfer  |
| Wire Transfer (Outgoing)                          | \$30.00/Transfer   |
| <b>SHARE DRAFT ACCOUNT FEES</b>                   |  |
| Check/Share Draft Printing                        | Prices may vary depending upon style                           |
| NSF (Insufficient Funds)                          | \$30.00/Item (each submission/resubmission)                    |
| Overdraft   | \$30.00/Item   |
| Overdraft Protection (Courtesy Pay)               | \$30.00/Item   |
| Returned Item                                     | \$30.00/Item (each submission/resubmission)                    |
| Stop Payment                                      | \$20.00/Request  |
| <b>EFT FEES</b>                                   |  |
| ACH Origination (non-recurring)                   | \$3.75   |
| Bill Pay Overnight Check (expedited service)      | \$14.95/Request  |
| Bill Pay Same Day Payment (expedited service)     | \$9.95/Request   |
| Card Replacement (Not Instant)                    |  |
| 1 <sup>st</sup> Reissue/Year                      | Free   |
| 2 <sup>nd</sup> Reissue/Year                      | \$10.00/Card   |
| 3 <sup>rd</sup> + Reissue/Year                    | \$15.00/Card   |
| Instant Issue Card                                |  |
| New or 1 <sup>st</sup> Reissue/Year               | Free   |
| 2 <sup>nd</sup> Reissue/Year                      | \$10.00/Card   |
| 3 <sup>rd</sup> Reissue/Year                      | \$15.00/Card   |
| MessagePay Payment                                | \$4.99/Payment   |

| Returned ACH, Chargeback, and NOC (Zelle, Bill Pay, Loan Payment) | \$25.00/Item (each submission/resubmission)       |
|---|---|
| <b>SAFE DEPOSIT BOX FEES</b>                                      |   |
| 3" x 5" Box   | \$12.00/Year                                      |
| 3" x 10" Box  | \$24.00/Year                                      |
| 5" x 10" Box  | \$48.00/Year                                      |
| 10" x 10" Box   | \$60.00/Year                                      |
| Drilling of Boxes   | \$150.00  |
| Duplicate Key   | \$10.00/Key                                       |
| <b>SPECIFIC ACCOUNT FEES</b>                                      |   |
| <b>Gold Checking</b> – Account Opening Charge                     | \$25.00   |
| <b>Gold Checking</b> – Minimum Balance Service Charge             | \$10.00/Month if minimum daily balance is not met |
| <b>Silver Checking</b> – Minimum Balance Service Charge           | \$10.00/Month                                     |
| <b>Platinum Checking</b> – Minimum Balance Service Charge         | No charge   |

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency