

# 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
Regular Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$100.00 (\$1.00 up to 18 <sup>th</sup> birthday)	Daily Balance	—
Sub Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	\$100.00 (\$1.00 up to 18 <sup>th</sup> birthday)	Daily Balance	—
Money Fund Accounts	/	Monthly	Monthly	Monthly (calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer limitations apply.
Premier Money Fund Accounts	/	Monthly	Monthly	Monthly (calendar)	\$25,000.00	—	\$2,500.00	Daily Balance	Account transfer limitations apply.
Christmas Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	\$100.00 (\$1.00 up to 18 <sup>th</sup> birthday)	Daily Balance	—
Variable Rate IRA Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$1.00	—	\$1.00	Daily Balance	—
Checking Accounts	/	—	—	—	—	—	—	—	—

## 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 Regular Savings, Sub Savings, Money Fund, Premier Money Fund, Christmas Club and Variable Rate IRA 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 Fund** account is a Tiered Rate account. If your Daily Balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$49,999.99, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. If your Daily Balance is \$50,000.00 or greater, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range. The **Premier Money Fund** account is a Tiered

Rate account. If your Daily Balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. If your Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply. If your Daily Balance is from \$50,000.00 to \$74,999.99, the fourth Dividend Rate and range of Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$75,000.00 to \$99,999.99, the fifth Dividend Rate and range of Annual Percentage

Yield listed for this account will apply. If your Daily Balance is \$100,000.00 or greater, the sixth Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range.

**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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts except Money Fund and Premier Money Fund accounts, 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 Regular Savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For existing members opening Premier Money Funds, at least \$5,000.00 of the required minimum opening deposit amount must consist of new money not currently held at the credit union. For Regular Savings, Sub Savings, Money Fund, Premier Money Fund and Christmas Club 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.

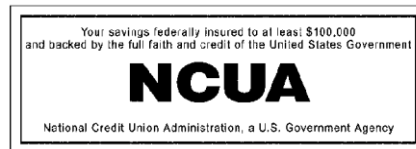
**6. Account Limitations.** For Money Fund and Premier Money Fund accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, 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 Christmas Club accounts, the entire balance will be paid

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to you by check or transferred to another account of yours on or after the first Tuesday of November and the account will remain open. For Premier Money Fund accounts, you must meet the following conditions to maintain the account: 1) must have an active checking account; and 2) must have an active VISA Check Card with at least one purchase transaction during the month. If you do not continue to meet these requirements, your account will revert to a standard Money Fund account without notice. If the account re-qualifies in the future, you must inform us to switch back to the Premier Money Fund account. For Regular Savings, Sub Savings, Variable Rate IRA and Checking accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, 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.

The rates and fees appearing with this Schedule or an accompanying 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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