

# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:					Quarterly:				
The rates, fees and terms applicable to your account at the Credit Union are provided with 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 to Calculate Dividends	
Membership Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	—	—	Daily Balance	—
Holiday Club Savings	\$0.00 to \$5,000.00 / \$5,000.01 or greater	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	—	Daily Balance	—
Health Savings (HSA)	\$0.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Premium Savings	\$0.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 to \$499,999.99 / \$500,000.00 to \$999,999.99 / \$1,000,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	—	Daily Balance	—

UrChoice Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
EzMoney Savings	\$0.00 to \$5,000.00 / \$5,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply
Rising Star Checking	\$0.00 to \$1,000.00 / \$1,000.00 to \$50,000.00 / \$50,000.01 to \$100,000.00 / \$100,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Daily Balance	—
Shining Star Checking (no basic requirements met)		Monthly	Monthly	Monthly	\$100.00	—	—	Daily Balance	—
Shining Star Checking (basic requirements met)									
Shining Star Checking (basic requirements met & at least 25 debit card transactions have posted and cleared your account.)	Tier 1:						\$0-\$20,000.00		
	Tier 2:						\$20,000.01 +		
EzMoney Checking	\$0.00 to \$5,000.00 / \$5,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Daily Balance	Account limitations apply
North Star Checking	—	—	—	—	—	—	—	—	—

## 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 Membership Savings, Holiday Club Savings, IRA Savings, Health Savings (HSA), Premium Savings, UrChoice Savings, EzMoney Savings, Rising Star Checking, Shining Star Checking, and EzMoney Checking 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. Holiday Club Savings, Health Savings, Premium Savings EzMoney Savings, and Rising Star Checking 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 Health Savings (HSA), Premium Savings, and Rising Star Checking 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. For Holiday Club Savings, EzMoney Savings, and EzMoney Checking each dividend rate will apply only to that portion of the account balance within each balance range. The Shining Star Checking account is a Tiered Rate account. If you meet all of the basic service requirements during the calendar month, the applicable Dividend Rates and Annual Percentage Yields listed for this account in the Rate Schedule will apply. The basic service requirements include: a) you receive eStatements and eNotices (must have enrolled and accepted the disclosure); and b) you have direct deposits or ACH credits of at least \$500.00 total post and clear your Shining Star Checking account during the calendar month. If you fail to meet all of the basic service

requirements during a calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all of the basic service requirements during a calendar month, the second Dividend Rate and Annual Percentage Yield will be applied to the entire balance in the account. If you meet the basic service requirements and you complete at least (25) debit card transactions (excluding ATM transactions) during the calendar month, the third tier Dividend Rate and range of Annual Percentage Yield listed for this account in the Rate Schedule will apply. Each rate within the third tier will apply only to that portion of the account balance within each balance range. Any Transactions not posted by the end of month cutoff will be counted towards the following month's counts. Transactions may take two or more business days from the date of the purchase transaction to post to your Shining Star Checking account. Transactions must be coded as a purchase.

**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 Membership Savings, Holiday Club Savings, IRA Savings, Health Savings (HSA), Premium Savings, UrChoice Savings, EzMoney Savings, Rising Star Checking, Shining Star Checking, and EzMoney Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club Savings 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 Membership Savings 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 Premium Savings 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 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 Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club Savings account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. All members under the age 25 who are enrolled in eStatements and eNotices are

eligible to open an EzMoney Savings account. At age 15 members are also required to have an active checking account in order to keep their EzMoney Savings account open. If at any time the member inactivates their eStatements or checking account, or at age 25, their EzMoney Savings account will be closed and transition to an UrChoice Savings Account. Members who have an active EzMoney Savings account also qualify for an EzMoney Checking account. If at any time the member inactivates their eStatements or EzMoney Savings account or on the date of their 25th birthday, the EzMoney Checking account will be closed and funds will transition into a Shining Star Checking account. For Membership Savings, IRA Savings, Health Savings (HSA), Premium Savings, UrChoice Savings, Rising Star Checking, Shining Star Checking and North Star 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. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$10.00

Number of Shares Required 1

**9. 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.

**10. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

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