



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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 | |
| Prime Share | / | Monthly | Monthly | Monthly (Calendar) | \$1.00 | — | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| Smart Savings | \$0.00 to \$10,000.00 / \$10,000.01 to \$25,000.00 / \$25,000.01 to \$50,000.00 / \$50,000.01 to \$100,000.00 / \$100,000.01 to \$250,000.00 / \$250,000.01 or greater / | Monthly | Monthly | Monthly (Calendar) | \$100.00 | \$100.00 | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| Kickstart Savings | \$0.00 to \$2,500.00 / \$2,500.01 to \$5,000.00 / \$5,000.01 to \$7,500.00 / \$7,500.01 to \$10,000.00 / \$10,000.01 or greater / 3.50% - 0.04% | Monthly | Monthly | Monthly (Calendar) | \$100.00 | \$100.00 | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| Basic IRA | / | Monthly | Monthly | Monthly (Calendar) | — | — | — | Daily Balance | Account limitations apply. |

| | | | | | | | | | |
|----------------|---|---------|---------|-----------------------|--------------|--------------|---|------------------|---|
| Ultra Savings | \$0.01 to \$100,000.00 / | Monthly | Monthly | Monthly (Calendar) | \$100,000.00 | \$100,000.00 | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| | \$100,000.01 to \$250,000.00 / | | | | | | | | |
| | \$250,000.01 to \$500,000.00 / | | | | | | | | |
| | \$500,000.01 to \$1,000,000.00 / | | | | | | | | |
| | \$1,000,000.01 to \$2,000,000.00 / 3.80% - 1.89% | | | | | | | | |
| | \$2,000,000.01 to \$5,000,000.00 / 1.89% - 0.76% | | | | | | | | |
| | \$5,000,000.01 or greater / 0.76% - 0.38% | | | | | | | | |
| Smart Checking | — | — | — | — | \$100.00 | \$100.00 | — | — | — |
| Ultra Checking | \$0.00 to \$1,000.00 / | Monthly | Monthly | Monthly (Calendar) | \$1,000.00 | \$1,000.00 | — | Daily Balance | — |
| | \$1,000.01 to \$5,000.00 / | | | | | | | | |
| | \$5,000.01 to \$10,000.00 / | | | | | | | | |
| | \$10,000.01 to \$15,000.00 / 4.00% - 2.66% | | | | | | | | |
| | \$15,000.01 to \$25,000.00 / 2.66% - 1.59% | | | | | | | | |
| | \$25,000.01 to \$50,000.00 / 1.59% - 0.80% | | | | | | | | |
| | \$50,000.01 or greater / 0.80% - 0.02% | | | | | | | | |

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 Prime Share, Smart Savings, Kickstart Savings, Basic IRA, Ultra Savings, and Ultra 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. Smart Savings, Kickstart Savings, Ultra Savings, and Ultra Checking 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 Smart Savings 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 Kickstart Savings, Ultra Savings, and Ultra Checking accounts, 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 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 Smart Savings, Kickstart Savings, Basic IRA, Ultra Savings, Ultra Checking, and Prime Share 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 the minimum required share(s) in a Primary 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 Smart Savings, Kickstart Savings, Ultra Savings, Smart Checking and Ultra 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 Ultra Checking accounts, if the minimum daily balance is not met, the fee may also be waived by a direct deposit of \$750.00 within the dividend period. For Smart Checking accounts, if the minimum daily balance is not met, the fee may also be waived by a direct deposit of \$500.00 within the dividend 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 Smart Savings, Kickstart Savings, Ultra Savings, and Prime Share 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 Kickstart Savings accounts, there is a limit of one Kickstart Savings per tax identification number. For Basic IRA accounts, there are no convenient transfers permitted. For Ultra Savings accounts, there is a limit of one Ultra Savings account per tax identification number. For Ultra Checking accounts, there is a limit of one Ultra Checking account per tax identification number. For Smart Checking and Ultra Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item or preauthorized recurring automatic debit. 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.

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 | \$1.00 |
| 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).

