



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: **09/30/2021**

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	
Savings	0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	—
Earnie Savings (Ages 0-17)	0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Teen Savings (Ages 13-17)	0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Teen Checking (Ages 13-17)	—	—	—	—	—	—	—	—	—
free4ME (Ages 18-25)	—	—	—	—	—	—	—	—	—
Classic Savings (Ages 50+)	0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	—
Christmas Club	0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
Purpose Club	0.150% / 0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	—
College Club (Ages 0-25)	0.250% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
IRA Savings	0.350% / 0.35%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$100.00	\$100.00	Average Daily Balance	—
Roth IRA Savings	0.350% / 0.35%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$100.00	\$100.00	Average Daily Balance	—
Education IRA Savings	0.350% / 0.35%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$100.00	\$100.00	Average Daily Balance	—
Money Market	0.250% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Average Daily Balance	—



RATE SCHEDULE (cont.)									
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	
Money Market Plus	\$2,500.00 to \$2,. 0.250% / 0.25% \$25,000.00 to \$,. 0.300% / 0.30% \$50,000.00 to \$,. 0.350% / 0.35% \$5,000.00 to \$,. 0.400% / 0.40% \$100,000.00 or greater 0.450% / 0.45%	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	—	\$2,500.00	Average Daily Balance	Account transer and withdrawal limitations apply.
Checking	—	—	—	—	—	—	—	—	—
Clean Slate Checking	—	—	—	—	—	—	—	—	—
HSA Checking	0.350% / 0.35%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	—

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 over an annual period. For Regular Savings, Earnie Savings (Ages 01), Teen Savings (Ages 11), Classic Savings (Ages 50), Christmas Club, Purpose Club, College Club (Ages 025), IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Money Market Plus, and HSA 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. Money Market Plus 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 Regular Savings, Earnie Savings (Ages 01), Teen Savings (Ages 11), Classic Savings (Ages 50), Christmas Club, Purpose Club, College Club (Ages 025), IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Money Market Plus, and HSA Checking 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 Regular Savings, Earnie Savings, Classic Savings or Business 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 IRA Savings, Roth IRA Savings, and Education IRA Savings accounts, there is a minimum average daily balance required to avoid a service fee or the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the fee Schedule. For Regular Savings, Classic Savings (Ages 50), Christmas Club, Purpose Club, IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Money Market Plus, and HSA Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. 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 is calculated by adding the principal in the

account or each day o the period and dividing that igure y the numer o days in the period.

. **ACCOUNT LIMITATIONS** or Money Maret Plus accounts, you may mae no more than si () transers and withdrawals rom your account to another account o yours or to a third party in any month y means o a preauthorized, automatic, or Internet transter, y telephonic order or instruction, or y chec, drat, deit card or similar order. I you eceed these limitations, your account may e suet to a ee or e closed. or Clean Slate Checng accounts, Courtesy Pay, shared ranchng transactions and ATM deposits are not permitted, or Christmas Clu accounts, the entire alance will e transterred to another account o yours on or ater ovemer 1 and the account will remain open. or Regular Savings, arnie Savings (Ages 01), Teen Savings (Ages 11), Teen Checng (Ages 11), reeM, Classic Savings (Ages 50), Purpose Clu, College Clu (Ages 025), IRA Savings, Roth IRA Savings, ducation IRA Savings, Money Maret, Checng, and HSA Checng accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS ees or overdrawing your account may e imposed on each chec, drat, item, ATM transaction and onetime deit card transaction (i memer has consented to overdrat protection plan or ATM and onetime deit card transactions), preauthorized automatic deit, telephone initiated withdrawal or any other electronic withdrawal or transter transaction that is drawn on an insuicent availale account alance. The entire alance in your account may not e availale or withdrawal, transter or paying a chec, drat or item. You may consult the unds Availaility Policy Disclosure or inormation regarding the availaility o unds in your account. ees or overdrawing your account may e imposed or each overdrat, regardless o whether we pay or return the drat, item or transaction. I we have approved an overdrat protection limit or your account, such ees may reduce your approved limit. Please reer to the ee Schedule or current ee inormation.

or ATM and onetime deit card transactions, you must consent to the Credit nion s overdrat protection plan in order or the transaction amount to e covered under the plan. Without your consent, the Credit nion may not authorie and pay an overdrat resulting rom these types o transactions. Services and ees or overdrrats are shown in the document the credit union uses to capture the memer s optin choice or overdrat protection and the Schedule o ees and Charges.

8. MEMBERSHIP As a condition o memership, you must purchase and maintain the minimum reuired share(s) as set orth elow.

Par Value o One Share	\$5.00
umer o Shares Reuired	1

9. RATES The rates appearing with this Schedule are accurate as o the last dividend declaration date indicated on this TruthinSavings Disclosure. I you have any uestions or reuire current rate inormation on your accounts, please call the Credit nion.

10. FEES See separate ee schedule or a listing o ees and charges applicale to your account(s).

