

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR SHARE ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example is March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements – The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitations: During any statement period you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized, automatic transfer, telephonic order, instruction or computer transfer. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

Par value of a share: The par value of a share in this account is \$5.00.

CHRISTMAS CLUB ACCOUNT

Rate information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement: You must maintain a minimum daily balance of more than \$1.00 to receive dividends on this account.

Daily balance computation method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order, instruction, or similar order to a third party.

If any withdrawal is made from this account before October 1, then this account may be closed and a fee will be assessed as per the Fee Schedule.

VACATION CLUB ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – dividends will be compounding every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement: You must maintain a minimum daily balance of greater than \$1.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

INDIVIDUAL RETIREMENT SHARE ACCOUNT (IRA)

Rate Information: The dividend rate and annual percentage yield may change at anytime. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement: You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order, instruction, or similar order to a third party.

SHARE DRAFT ACCOUNT

Rate information – This account does not earn dividends at this time.

Minimum balance requirements – No minimum balance requirements apply to this account.

Transaction limitation – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

MONEYWORKS ACCOUNT

Rate Information – The dividend rate and annual percentage yield may change every day. The dividend rate for your account is based on the interest rate declared by the Corporate Credit Union on the Investment Share Rate minus a margin of one half of one per cent (0.5%).

Compounding and crediting – Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements – You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield. You will be penalized a \$15.00 fee for each month your account balance drops below the minimum \$2,500.00 balance.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitations – No transaction limitations apply to this account unless otherwise stated in the Common Feature section.

TERM SHARE CERTIFICATE AND IRA (INDIVIDUAL RETIREMENT ACCOUNT) TERM SHARE CERTIFICATE

Rate information – The dividend rate on your term share account is a fixed rate and will be paid the issue rate until first maturity.

Crediting frequency – Unless otherwise paid and stated, dividends will be credited to your certificate maturity. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account. The alternative option may reduce the effective yield.

Dividend period – The dividend period shall be the length of the share certificate term chosen.

Minimum balance requirements – You will be required to maintain the minimum daily balance disclosed on your term share certificate to obtain the disclosed annual percentage yield. (The standard minimum balance on a term certificate of 12, 24, 36, 48, or 60 months is \$500.00.) Alternatively, you may choose a special or bonus term offered by the credit union from time to time.

Daily balance computation – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitations – After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. However, principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements – The maturity date of your certificate shall be disclosed on your Term Share Certificate and shall be determined by the date of purchase and term selected.

Early withdrawal penalties – (a penalty may be imposed for withdrawals before maturity)-

- If your account has an original maturity of one year or less – the penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year – the penalty we may impose will equal 182 days dividends on the amount withdrawn subject to penalty.
- In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of dividends prior to maturity – The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account – This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

Bylaw requirements – You must complete payment of one share in your Regular Share account as a condition of admission to membership.

Transaction limitation – We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund – Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replacement of a lost ATM card (each).....\$5.00

Automatic transfer of funds from a share account to a share draft account.....\$5.00
This fee will be applied to your share draft account(s).

Draft printing.....(fee depends on style of draft selected)

Presentment of unauthorized share draft forms (each).....\$1.00

Counter drafts (pack of 5).....\$2.50

Cashier’s check (each).....\$5.00

Money order (each).....\$1.00

Deposited check (and other items) returned unpaid.....\$15.00

Dormant account fee (annually).....\$5.00 per month
An account is considered dormant if for nine months no withdrawals or deposits, other than credited dividends, have been made to the account, and your balance is less than \$250.00.

Non-sufficient funds items returned (each).....**\$35.00

**Items are defined as a draft, pre-authorized debit (ACH), ATM withdrawal, Point of Sale transaction other method used to withdrawal funds that would exceed an accounts collected balance.

Non-sufficient funds items paid (each).....\$35.00
Please see definition of items under Non-sufficient items returned.

Stop payment items (each).....\$35.00

Statement replacement (each).....\$5.00

Copy of draft (each).....\$2.00

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| Bad address fee..... | \$5.00 |
| Account balancing assistance (per hour)..... | \$30.00 |
| Wire transfers..... | \$25.00 |
| International wire transfers..... | \$50.00 |