



## TRUTH-IN-SAVINGS DISCLOSURE

**Effective Date**  
**10/01/2008**

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
Savings Account (RS)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$5.00	----	\$500.00	Average Daily Balance	Account Transfer Limitations Apply
Privilege Plus Savings Account (PL)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$5.00	----	\$500.00	Average Daily Balance	Account Transfer Limitations Apply
Kids' Savings Accounts (KK)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$5.00	----	----	Daily Balance	Account Transfer Limitations Apply
Edge Savings Accounts (YS)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$5.00	----	----	Daily Balance	Account Transfer Limitations Apply
Liberty Savings Accounts (HS)	0% / 0%	----	----	----	\$5.00	----	----	----	Account Transfer Limitations Apply
Holiday Club Savings Accounts (XS)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$5.00	----	\$100.00	Average Daily Balance	Account Transfer Limitations Apply
Money Market Account (EC)	1.49% / 1.50% 1.64% / 1.65% 1.98% / 2.00% 2.18% / 2.20%	Daily	Monthly	Monthly (calendar)	\$2,000.00	----	\$2,000 \$10,000 \$25,000 \$50,000	Daily Balance	Account Transfer Limitations Apply
IRA Savings Accounts (IS)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$5.00	----	----	Daily Balance	Account Transfer Limitations Apply
IRA Money Market Accounts (IE)	1.49% / 1.50% 1.64% / 1.65% 1.98% / 2.00% 2.18% / 2.20%	Daily	Monthly	Monthly (calendar)	\$2,000.00	----	\$2,000 \$10,000 \$25,000 \$50,000	Daily Balance	Account Transfer Limitations Apply
Basic Checking Accounts (CK)	0% / 0%	----	----	----	\$25.00	----	----	----	----
E-Checking Accounts (EK)	0% / 0%	----	----	----	\$25.00	----	----	----	----
Checking Plus Accounts (PK)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$25.00	\$500.00	\$500.00	Average Daily Balance	----
E-Checking Plus Accounts (EP)	.50% / .50%	Monthly	Monthly	Monthly (calendar)	\$25.00	\$500.00	\$500.00	Average Daily Balance	----
CheckRight Checking Accounts (RK)	0% / 0%	----	----	----	\$25.00	----	----	----	----

## 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 Savings, Privilege Plus Savings, Kids' Savings, Edge Savings, Holiday Club Savings, Money Market, IRA Savings, IRA Money Market, Checking Plus, and E-Checking Plus accounts, the Dividend Rate and Annual Percentage Yield may change monthly 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 Market and IRA Money Market** accounts are Tiered Rate accounts. If your Daily Balance is from \$2,000.00 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 Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 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. 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 Savings, Edge Savings, Kids' Savings, Privilege Plus Savings, or Liberty Savings account. Some accounts may have additional minimum

opening requirements. For CheckRight Checking accounts, you must complete a member education course and satisfy any Chex System record prior to account opening. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Checking Plus, and E-Checking Plus accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Savings, Privilege Plus Savings, Holiday Club Savings, Checking Plus, and E-Checking Plus 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 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 on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. 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 Savings, Privilege Plus Savings, Kids' Savings, Edge Savings, Liberty Savings, Holiday Club Savings, Money Market, IRA Savings, and IRA Money Market 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 and your check will be returned unpaid. For Holiday Club Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1<sup>st</sup> and the account will remain open. For Liberty Savings accounts, a W8 form must be completed for individuals without an established Individual Taxpayer Identification number. All other savings accounts require an established Tax Identification number. For IRA Savings and IRA Money Market accounts, all withdrawals, deposits and transfers require completion of and signature on Credit Union approved IRA plan documents. For Check Right Checking accounts, if you have five (5) overdrafts during any ninety (90) day time frame your account will be closed. You may upgrade to a regular checking account product

after six (6) consecutive months' positive account history. For Basic Checking, E-Checking, Checking Plus, E-Checking Plus, and CheckRight 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 card withdrawal, debit card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on the 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.

### Share Value

- Par Value of One Share.....\$5.00

The rates appearing in this 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.

### **Branch Offices**

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