

## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE:**  
**11/01/2018 – 12/31/2018**

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	
Share	.15% / .15%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA (Individual Retirement)	.40% / .40%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Share Draft	—	—	—	—	—	—	—	—	—

### 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 Share and IRA (Individual Retirement) accounts, the dividend rate and annual percentage yield may change quarterly 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.

**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 Share and IRA (Individual Retirement) 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 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 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 for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For 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 IRA (Individual Retirement) and Share Draft 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 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 Fee Schedule 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	\$5.00
Number of Shares Required	1

**9. RATES** — The rates appearing with this 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.

FEE SCHEDULE		EFT FEES	
<b>GENERAL FEES</b>		ATM Transaction	No Charge for each ATM transaction at ATM's owned by the Credit Union
Account Reconciliation	\$15.00/Hour and \$15.00 minimum charge		ATM Transaction
Account Research	\$15.00/Hour and \$15.00 minimum charge	Card Replacement – ATM Card	
Cashier's Check	\$1.00/Check	Card Replacement – Check Card	\$10.00
Coin Counter	10.00% of transaction for non-members (free for members)	PIN Reissue	\$1.00
Fax (Incoming)	\$1.50/Fax	ACH Stop Payment	\$25.00/Item
Fax (Outgoing)	\$1.50/Fax	ACH/ATM/Check Card Insufficient Withdrawal	\$27.50/Item
Garnishment	\$20.00	Other ATM/Check Card (e.g. research chargebacks, receipt copies, express delivery, etc.)	Up to \$50.00
Inactive Account	\$10.00/Month after 2 year(s) and account balance is less than \$100.00; excludes Minor account	<b>SAFE DEPOSIT BOX FEES</b>	
Invalid Address	\$5.00/Month	3" x 10" Box	\$35.00/Year
Items Sent for Collection	\$10.00/Item	5" x 10" Box	\$55.00/Year
Legal Process (tax levies, summons)	\$20.00	10" x 10" Box	\$75.00/Year
NSF/Overdraft	\$27.50	Change of Locks	Cost of Service
Paper Statement	\$5.00/Statement	Drilling of Boxes	Cost of Service
Photocopy	\$1.00/Copy	<b>SPECIFIC ACCOUNT FEES</b>	
Pre-Paid Debit Card	\$4.00/Member \$6.00/Non-Member	Share - Excessive Withdrawal (Regulation D limits of 6 Transfers/Withdrawals per month)	\$10.00/Item
Returned Item	\$10.00/Item		
Statement Copy	\$5.00/Copy		
Teller's Check	\$1.00/Check, 1 free per day		
Travel Money Card	\$4.00/Member \$6.00/Non-Member		
Visa Gift Card	\$3.00/Member \$4.00/Non-Member		
Wire Transfer (Incoming)	\$15.00/Transfer		
Wire Transfer (Outgoing)	\$15.00/Transfer		
Wire Transfer International (Incoming)	\$25.00/Transfer		
Wire Transfer International (Outgoing)	\$25.00/Transfer		
<b>SHARE DRAFT ACCOUNT FEES</b>			
Check/Share Draft Printing	Prices may vary depending upon style (members age 60 and over receive 1 box per year free of charge)		
NSF/Overdraft	\$27.50/Item		
Returned Item	\$10.00/Item		
Share Draft Copy	\$1.00/Check		
Stop Payment	\$25.00/Request		
Temporary Checks	\$1.00/Check		
Courtesy Pav	\$27.50/Item		

