



## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE: 11-01-2022**

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	
<b>Regular Share</b>	0.10% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Special Share</b>	0.10% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Holiday Share</b>	0.10% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Member Advantage Money Market</b>	\$2,499.99 or below 0.00% / 0.00% \$2,500.00 to \$9,999.99 0.20% / 0.200% \$10,000.00 to \$24,999.99 0.50% / 0.499% \$25,000.00 to \$99,999.99 0.60% / 0.598% \$100,000.00 to \$349,999.99 0.70% / 0.698% \$350,000.00 or greater 0.80% / 0.797%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account limitations apply.
<b>Star Share</b>	\$0.01 to \$1,000.00 3.00% / 2.96% \$1,000.01 or greater 0.01% / 0.001%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$0.01	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Shooting Star</b>	0.10% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Student Share</b>	0.10% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Silver Star</b>	0.10% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Traditional IRA</b>	0.20% / 0.200%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Daily Balance	—
<b>Roth IRA</b>	0.20% / 0.200%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Daily Balance	—



<b>Coverdell Savings</b>	0.25% / 0.249%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Daily Balance	—
<b>Regular Share Draft</b>	0.01% / 0.010%	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Daily Balance	—
<b>Student Checking</b>	0.01% / 0.010%	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Daily Balance	—
<b>180 Checking</b>	—	—	—	—	\$25.00	—	—	—	—
<b>Silver Star Checking</b>	0.01% / 0.010%	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Daily Balance	—
<b>HERO Checking</b>	0.01% / 0.010%	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Daily Balance	—
<b>Premier Checking Qualifications Met (See Section 1)</b>	\$0.01 to \$20,000.00 2.00% / 1.981%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$5,000.00	\$0.01	Daily Balance	—
<b>Qualifications Not Met (See Section 1)</b>	\$20,000.01 or greater 0.01% / 0.010%								

## 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 Regular Share, Special Share, Holiday Share, Member Advantage Money Market, Star Share, Shooting Star, Student Share, Silver Star, Traditional IRA, Roth IRA, Coverdell Savings, Regular Share Draft, Student Checking, Silver Star Checking, HERO Checking, and Premier Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Member Advantage Money Market, and Star 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. The Premier Checking account is a tiered rate account. If your daily balance is between \$0.01 and \$20,000.00 and you meet all of the following minimum qualifications during the calendar month, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. The minimum monthly qualifications are: 1) you complete at least ten (10) signature based debit card transactions to be of at least \$5.00 each; 2) you have at least one (1) direct deposit of at least \$500.00 (must be from an external source and cannot be

a monthly internal transfer); and 3) receive E-statements. If your balance is greater than \$20,000.00 and you meet all of the minimum qualifications during the calendar month, the second dividend rate and range of annual percentage yield listed for this account in the Rate Schedule will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification during a calendar month, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to the entire balance in the 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 Share, Special Share, Holiday Share, Member Advantage Money Market, Star, Shooting Star, Student Share, Silver Star, Traditional IRA, Roth IRA, Coverdell Savings, Regular Share Draft, Student Checking, Silver Star Checking, HERO Checking, and Premier Checking accounts, if you close your account before accrued dividends are credited, you

will not receive the accrued dividends. However, for Holiday Share 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 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 Member Advantage Money Market and Premier 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 Share, Special Share, Holiday Share, Member Advantage Money Market, Star, Shooting Star, Student Share, Silver Star, Traditional IRA, Roth IRA, Coverdell Savings, Regular Share Draft, Student Checking, Silver Star Checking, HERO Checking and Premier Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. 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 Share, Special Share, Holiday Share, Star Share, Student Share, Silver

Star Share, and Shooting Star 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 Holiday Share accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 15 and the account will remain open. You will be charged a fee as stated in the Schedule of Fees and Charges for withdrawals made at any other time. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Member Advantage Money Market accounts, if you withdraw from your account you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Traditional IRA, Roth IRA, Coverdell Savings, Regular Share Draft, Student Checking, 180 Checking, Silver Star Checking, HERO Checking and Premier 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 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 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.

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	\$1.00
Number of Shares Required	1

**9. RATES** — The rates provided with or in the Rate Schedule are accurate as of the effective 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).

