

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

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 – SAVINGS AND CHECKING ACCOUNTS

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT
	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	See Paragraph 7
<input type="checkbox"/> Primary Savings <input type="checkbox"/> Kirby Kids Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$5.00	Daily Balance	—
<input type="checkbox"/> Special Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> IDA Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Daily Balance	—
<input type="checkbox"/> Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Money Market <input type="checkbox"/> \$25.00 - \$2,499.99 <input type="checkbox"/> \$2,500.00 - \$9,999.99 <input type="checkbox"/> \$10,000.00 - \$24,999.99 <input type="checkbox"/> \$25,000.00 - \$49,999.99 <input type="checkbox"/> \$50,000.00 - \$99,999.99 <input type="checkbox"/> \$100,000.00 and greater	/	Monthly	Monthly	Monthly (Calendar)	\$500.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Savings <input type="checkbox"/> Traditional <input type="checkbox"/> Roth	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Non Dividend Earning Savings	/	—	—	—	—	—	—	—	—
<input type="checkbox"/> Standard Checking	/	—	—	—	—	—	—	—	—
<input type="checkbox"/> 1 <sup>st</sup> Checking	/	—	—	—	—	—	—	—	—
<input type="checkbox"/> Premier Checking	/	Monthly	Monthly	Monthly (Calendar)	—	\$5,000.00 in combined accounts (See Section 6*)	—	Daily Balance	—
<input type="checkbox"/> Value Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—



	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	See Paragraph 7
<input type="checkbox"/> Kasasa Cash® Qualifications Met \$7,500.00 or below Over \$7,500.00 (See Section 2)  Qualifications Not Met (See Section 2)	/ to /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Kasasa Cash Back®	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> Kasasa Tunes®	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> Opportunity Checking	---	---	---	---	---	---	---	---	---

### 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 Primary Savings, Kirby Kids Savings, Special Savings, IDA Savings, Christmas Club, Vacation Club, Money Market, IRA Savings, Premier Checking, and Value 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 yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Money Market account is a tiered rate account. The balance ranges and corresponding Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. 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. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which dividends are paid. To meet the minimum qualification requirements, you must: 1) have at least 12 debit card purchases that post and settle to your account and are greater than \$5.00; 2) access Online

Banking at least one time per month; 3) be enrolled in and receive eStatements.

For Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, if you have met your qualifications for the specified qualification period, we will reimburse you for ATM fees up to \$25.00 per calendar month, with a limit of \$4.99 per single transaction. ATM-processed transactions do not qualify as debit card transactions.

**Kasasa Cash.** The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$7,500.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$7,500.00. In addition, we will reimburse internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. If Kasasa Cash is selected, no other Kasasa Checking allowed on the membership

**Kasasa Cash Back.** For Kasasa Cash Back accounts, if you meet the minimum qualification requirements during the monthly qualification cycle, you will receive 3.00% cash back on up to \$250.00 in debit card purchases that post and settle to your account, for a maximum cash back of \$7.50 each month. In addition, we will reimburse internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash

back reward and ATM fees will not be refunded to you. If Kasasa Cash Back is selected, no other Kasasa Checking allowed on the membership

**Kasasa Tunes.** For Kasasa Tunes accounts, if you meet the minimum qualification requirements during the monthly qualification cycle, you will receive up to \$8.00 in credit for purchases you make with your Kasasa Tunes debit card at iTunes®, Amazon.com®, or Google Play®. These credits will be good for up to 30 days from the end of the qualification period. If during the credit period you make purchases with your Kasasa Tunes debit card at iTunes, Google Play, or Amazon.com you may be eligible for reimbursements up to \$8.00. For the first 60 days from your account opening, provided you meet the qualification requirements, you may be reimbursed up to \$15.00 for purchases that are made from iTunes, Amazon.com, or Google Play with your Kasasa Tunes debit card and that post and settle to your account. In addition, we will reimburse internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a reimbursement reward and ATM fees will not be refunded to you. If Kasasa Tunes is selected, no other Kasasa checking allowed on the membership.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. 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.

**5. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Vacation Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary 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 Primary Savings, Kirby Kids Savings, 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 as disclosed in the Rate Schedule is not met during each day of the dividend period, there will be a service fee as stated in the Schedule of Fees and Charges. \*For Premier Checking accounts, you must maintain a minimum daily balance of \$5,000.00 in combined share accounts under the same member number for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Primary Savings, Kirby Kids Savings, and Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated annual percentage yield. 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.

**7. ACCOUNT LIMITATIONS** — For Money Market 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 Savings accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after the first business day of November and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is

opened. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after first business day of May and the account will remain open. If you withdraw from your Vacation Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Primary Savings, Kirby Kids Savings, IDA Savings, Special Savings, Christmas Club, Vacation Club, Non Dividend Earning Savings, Standard Checking, 1<sup>st</sup> Checking, Premier Checking, Value Checking, Kasasa Cash, Kasasa Cash Back, Kasasa Tunes, and Opportunity Checking accounts, no account limitations apply.

**8. 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 services 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 overdraft services 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 services in order for the transaction amount to be covered. 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 services and the Schedule of Fees and Charges.

**9. 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

**10. RATES** — The rates provided in or with the Rate 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 and fee information on your accounts, please call the Credit Union.

**11. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

