TRUTH-IN-SAVINGS DISCLOSURE

Effective 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.

Maturity Date:

RATE SCHEDULE – TERM SHARE CERTIFICATE ACCOUNTS										
Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ Term Share Certificate										
☐ 3 Month					Monthly*	Monthly				
☐ 6 Month			Fixed							
☐ 12 Month									Allowed -	
☐ 18 Month				\$1,000.00			Account's	Not Allowed	See Transaction	Automatic
24 Month				\$1,000.00		Widiting	Term	Not Allowed	Limitations Section	Automatic
☐ 30 Month									Section	
☐ 36 Month										
☐ 48 Month										1
☐ 60 Month										
☐ Jumbo Term Share Certi	ficate									
☐ 3 Month										
☐ 6 Month				\$25,000.00	Monthly*	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	
☐ 12 Month										
☐ 18 Month			5							Automotic
☐ 24 Month			Fixed							Automatic
☐ 30 Month										
☐ 36 Month										
☐ 48 Month										
☐ 60 Month										
☐ IRA Term Share Certifica ☐ Traditional ☐ Roth	ate									Automatic
☐ 3 Month										
☐ 6 Month							Account's		Allowed - See Transaction	
☐ 12 Month			Fixed	\$500.00	Monthly*	Monthly	Term	Not Allowed	Limitations	
☐ 18 Month									Section	
24 Month										
☐ 30 Month										
☐ 36 Month										
☐ 48 Month										
☐ 60 Month										

RATE SCHEDULE – TERM SHARE CERTIFICATE ACCOUNTS (continued)										
Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ Jumbo IRA Term Shar										
☐ Traditional ☐ Roth										
3 Month										
☐ 6 Month							A		Allowed -	
☐ 12 Month			Fixed	\$25,000.00	Monthly*	Monthly	Account's Term	Not Allowed	See Transaction Limitations	Automatic
☐ 18 Month									Section	
24 Month										
☐ 30 Month										
☐ 36 Month										
☐ 48 Month										
☐ 60 Month										
☐ 1st Certificate	•	•								
3 Month				\$250.00	Monthly*	Monthly	Account's Term	Allowed - Limit to \$100.00 minimum per deposit	Allowed – See Transaction Limitations Section	Automatic
☐ 6 Month										
☐ 12 Month										
☐ 18 Month			<u> </u>							
☐ 24 Month			Fixed							
☐ 30 Month										
☐ 36 Month										
☐ 48 Month										
☐ 60 Month										
☐ Jumbo 1st Certificate	•	•								
☐ 3 Month										
☐ 6 Month			1							
☐ 12 Month									Allowed	
☐ 18 Month				#05.000.00	NA	Marrith	Account's	Allowed - Limit to	Allowed – See Transaction	Automoti
☐ 24 Month			Fixed	\$25,000.00	Monthly*	Monthly	Term	\$100.00 minimum per deposit	Limitations	Automatic
☐ 30 Month			1					ps. coposit	Section	
☐ 36 Month			1							
☐ 48 Month										
☐ 60 Month			1							

RATE SCHEDULE – TERM SHARE CERTIFICATE ACCOUNTS (continued)										
Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ Kirby Kids Term Share (Certificate			\$500.00	Monthly*	Monthly	Account's Term			
☐ 3 Month										
☐ 6 Month										
☐ 12 Month								Not Allowed	Allowed – See Transaction Limitations Section	
☐ 18 Month			Fixed							Automotio
☐ 24 Month			Fixed							Automatic
☐ 30 Month										
☐ 36 Month										
☐ 48 Month										
☐ 60 Month										
☐ Jumbo Kirby Kids Term	Share Certificate	е								
☐ 3 Month										
☐ 6 Month						Marth	Account's Term	Not Allowed	Allowed – See Transaction	Automatia
☐ 12 Month										
☐ 18 Month			Fixed	\$25,000,00	Monthly*					
☐ 24 Month			Fixed	\$25,000.00	Monthly*	Monthly			Limitations	Automatic
☐ 30 Month									Section	
☐ 36 Month										
☐ 48 Month										
☐ 60 Month										

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 Term Share Certificate, Jumbo Term Share Certificate, IRA Term Share Certificate, 1st Certificate, Jumbo 1st Certificate, Kirby Kids Term Share Certificate, Jumbo IRA Term Share Certificate and Jumbo Kirby Kids Term Share Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

- **2. DIVIDEND PERIOD** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- 3. DIVIDEND COMPOUNDING AND CREDITING The compounding and crediting frequency of dividends are stated in the Rate Schedule. *For all accounts, at your option you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply.
- **4. 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 all accounts, dividends are

calculated by the daily balance method, which applies a periodic rate to the balance in the account each day.

- **5. 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.
- **6. TRANSACTION LIMITATIONS** For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. Minimum withdrawal amounts as stated in the Term Share Certificate Terms and Conditions and Truth in Savings Disclosure.
- 7. **MATURITY** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

- **8. EARLY WITHDRAWAL PENALTY** We may impose a penalty if you withdraw from your account before the maturity date.
- **a. AMOUNT OF PENALTY** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 12 months 30 days' dividends

Terms of 12 months to less

than 24 months 90 days' dividends

Terms of 24 months or longer 180 days' dividends

- **b. HOW THE PENALTY WORKS** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.
- **c. EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment, provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59½ or becomes disabled.
- **9. RENEWAL POLICY** For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of seven (7) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- **10. NONTRANSFERABLE/NONNEGOTIABLE** Your account is nontransferable and nonnegotiable. The rates and fees appearing with the Rate Schedule are accurate as of the effective date indicated. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s).

Par Value of One Share \$5.00 Number of Shares 1

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government NCUA

National Credit Union Administration, a U.S. Government Agency

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	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	
☐ Primary Savings☐ Kirby Kids Savings	1	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$5.00	Daily Balance	_	
☐ Special Savings	1	Monthly	Monthly	Monthly (Calendar)	_	_	_	Daily Balance	_	
☐ IDA Savings	1	Monthly	Monthly	Monthly (Calendar)	_	_	\$0.01	Daily Balance	_	
☐ Christmas Club	1	Monthly	Monthly	Monthly (Calendar)	_	_	_	Daily Balance	_	
☐ Vacation Club	1	Monthly	Monthly	Monthly (Calendar)	_	_	_	Daily Balance	_	
	/ / / / / /	Monthly	Monthly	Monthly (Calendar)	\$500.00	_		Daily Balance	Account transfer and withdrawal limitations apply.	
☐ IRA Savings ☐ Traditional ☐ Roth	/ /	Monthly	Monthly	Monthly (Calendar)	_	_	_	Daily Balance	Account transfer and withdrawal limitations apply.	
☐ Non Dividend Earning Savings	1	_	_	_	_	_	_	_	_	
☐ Standard Checking	1	_	_	_	_	_	_	_	_	
Premier Checking (existing accounts only)	,	Monthly	Monthly	Monthly (Calendar)	_	\$5,000.00 in combined accounts (See Section 6*)	_	Daily Balance		
☐ Value Checking (existing accounts only)	1	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
☐ Kasasa Cash® Qualifications Met \$15,000.00 or below Over \$15,000.00 (See Section 2) Qualifications Not Met (See Section 2)	/ / to	Monthly	Monthly	Monthly (Calendar)	_	_	ı	Daily Balance	_
☐ Kasasa Cash Back [®]	_	_	_	_	_	_			_
☐ Kasasa Tunes®	_	_	_	_	_	_	_	_	_
☐ 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 one day prior to the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates. "Banking Day" means any day on which an office of the credit union is open to the public for the purpose of

carrying out substantially all of its banking functions or for processing. 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 \$15,000,00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$15,000.00. 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 and Kirby Kids Savings 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, 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).

