

TRUTH-IN-SAVINGS DISCLOSURE

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.

Effective Date:

Maturity Date:

RATE SCHEDULE – TERM SHARE CERTIFICATE ACCOUNTS

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
<input type="checkbox"/> Term Share Certificate			Fixed	\$1,000.00	Monthly*	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/> Jumbo Term Share Certificate										
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/> IRA Term Share Certificate			Fixed	\$500.00	Monthly*	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> Traditional <input type="checkbox"/> Roth										
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 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
<input type="checkbox"/> Jumbo IRA Term Share Certificate <input type="checkbox"/> Traditional <input type="checkbox"/> Roth			Fixed	\$25,000.00	Monthly*	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/> 1st Certificate			Fixed	\$250.00	Monthly*	Monthly	Account's Term	Allowed - Limit to \$100.00 minimum per deposit	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/> Jumbo 1st Certificate			Fixed	\$25,000.00	Monthly*	Monthly	Account's Term	Allowed - Limit to \$100.00 minimum per deposit	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 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
<input type="checkbox"/> Kirby Kids Term Share Certificate			Fixed	\$500.00	Monthly*	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/> Jumbo Kirby Kids Term Share Certificate			Fixed	\$25,000.00	Monthly*	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> 3 Month										
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 18 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 30 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 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:

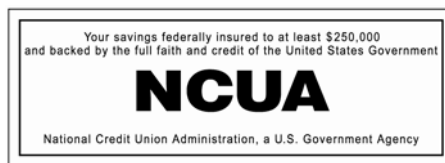
- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment, provided that the depositor forfeits an amount 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



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"/> \$0.00 - \$24.99 <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	—	---	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"/> Premier Checking (existing accounts only)	/	Monthly	Monthly	Monthly (Calendar)	—	\$5,000.00 in combined accounts (See Section 6*)	—	Daily Balance	—
<input type="checkbox"/> Value Checking (existing accounts only)	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

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).

