



	Dividend Rate (%)	Annual Percentage Yield (APY)	Minimum Opening Deposit	Rate Type	Dividends Compound	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Regular Certificate Accounts</b>										
12 Month	4.169%	4.25%	\$500.00	Fixed	Monthly	Monthly	Account's Term	Not Allowed	See Early Withdrawal Penalties Section 6	Automatic
12 Month	4.410%	4.50%	\$100,000.00							
12 Month	4.650%	4.75%	\$245,000.00							
12 Month	4.889%	5.00%	\$1,000,000.00							
24 Month	3.928%	4.00%	\$500.00							
24 Month	4.169%	4.25%	\$100,000.00							
24 Month	4.410%	4.50%	\$245,000.00							
24 Month	4.650%	4.75%	\$1,000,000.00							
36 Month	2.960%	3.00%	\$500.00							
36 Month	3.203%	3.25%	\$100,000.00							
36 Month	3.445%	3.50%	\$245,000.00							
36 Month	3.687%	3.75%	\$1,000,000.00							
60 Month	3.203%	3.25%	\$500.00							
60 Month	3.203%	3.25%	\$100,000.00							
60 Month	3.445%	3.50%	\$245,000.00							
60 Month	3.445%	3.50%	\$1,000,000.00							
<input type="checkbox"/> <b>IRA Regular Certificate Accounts</b>										
12 Month	4.169%	4.25%	\$500.00	Fixed	Monthly	Monthly	Account's Term	Not Allowed	See Early Withdrawal Penalties Section 6	Automatic
12 Month	4.410%	4.50%	\$100,000.00							
12 Month	4.650%	4.75%	\$245,000.00							
12 Month	4.889%	5.00%	\$1,000,000.00							
24 Month	3.928%	4.00%	\$500.00							
24 Month	4.169%	4.25%	\$100,000.00							
24 Month	4.410%	4.50%	\$245,000.00							
24 Month	4.650%	4.75%	\$1,000,000.00							
36 Month	2.960%	3.00%	\$500.00							
36 Month	3.203%	3.25%	\$100,000.00							
36 Month	3.445%	3.50%	\$245,000.00							
36 Month	3.687%	3.75%	\$1,000,000.00							
60 Month	3.203%	3.25%	\$500.00							
60 Month	3.203%	3.25%	\$100,000.00							
60 Month	3.445%	3.50%	\$245,000.00							
60 Month	3.445%	3.50%	\$1,000,000.00							
<input type="checkbox"/> <b>Promotional Certificate Accounts</b>										

Your Account is non-transferable/non-negotiable. Your Account is subject to the Universal Account Agreement. Unless specifically stated otherwise, the following disclosures apply to all Accounts:

**Account Fees**

You agree to pay certain Account fees in accordance with this Truth is Savings Disclosure and the Fee Schedule. Please refer to the Fee Schedule for current fee information. The Credit Union may charge a fee and/or stop paying dividends on dormant and inactive Accounts. You agree that Truth is Savings Disclosure and the Fee Schedule may be amended from time to time by our Board of Directors. If you have any questions regarding current rate and fee information, please call the Credit Union.

**Dividends**

The Account Dividend Rates and the corresponding Annual Percentage Yields (APY) disclosed above are subject to change at any time as determined by the Credit Union's Board of Directors. The above Dividend Rates and yields are of as the last dividend declaration date.

The Regular Share, Daily Share, Money Manager, Business Share, and Business Money Manager are Tiered Rate Accounts. The balance ranges for Dividend Rates and the corresponding APY applied to each tier are as above listed. For Regular Share, Business Share Accounts, Daily Share, Money Manager, and Business Money Manager Accounts; once a particular range is met, the Dividend Rate and APY for that balance range will apply to the full balance of your account.

Dividends will begin accruing for non-cash items (e.g. checks) no later than the day we receive provisional credit for the Item. If you close any Account before accrued dividends are credited, accrued dividends will not be paid. Dividends are compounded and credited as provided above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

**Minimum Balance Requirements**

Minimum balance requirements are as set forth above. The par value of a regular share in this Credit Union is \$5.00. You must maintain a minimum balance of \$5.00 in your Share Account to be considered a member in good standing. If the Minimum Daily balances are not met during each day of the dividend period, there will be a service charge as stated on the Fee Schedule and you will not earn the stated Annual Percentage Yield.

**Transaction Limitations**

Except for your Checking Account, Chek Plus and Business Checking Accounts, you may not make more than six (6) withdrawals or transfers to another Credit Union Account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction during any statement period.

If you exceed the transfer limitations set forth above in any statement period, your Account may be closed by us or subject to any excess share withdrawal fee implemented by our Board of Directors or the Credit union may refuse to honor any additional item presented for payment which exceeds the transaction limitations and return the excess items unpaid and marked "Refer to Maker." For Christmas Club Accounts, the entire balance will be transferred to another account of your and the account will remain open. You may not make withdrawals from your Christmas Club Accounts at any other time.

**Maturity**

If applicable, your account will mature within the term or maturity date set forth above or the maturity date set on your Renewal Notice.

**Early Withdrawal Penalties**

If you request us to pay any portion of a Certificate Account or IRA Certificate Account, except for earned dividends, before the date the Account matures, and we consent to the early withdrawal request for any reason, you shall incur a penalty unless, we waive the penalty, at our full and complete discretion, and one the following circumstances exist: (1) death, (2) mental incompetency, (3) where the account is an IRA and any portion is paid within seven (7) days after establishment, and (4) where the account is an IRA Certificate Account and the owner attains age 59 ½ or becomes disabled.

For Certificate Accounts and IRA Certificate Accounts, the amount of the penalty is ninety (90) days of dividends earned for Certificates with terms of less than or equal to one (1) year. The amount of penalty is one-hundred eighty (180) days of dividends earned for Certificates with terms of more than one (1) year. To the extent necessary to comply with these penalty provisions, deductions shall be made from the amount withdrawn or the remaining certificate balance. If the amount withdrawn or the penalty reduces the balance below the minimum balance for this type of certificate, then the Certificate Account or IRA Certificate Account must be closed.

**Renewal Policy**

Each Certificate Account and IRA Certificate Account shall automatically renew for successive periods, each equal to the original terms of the Certificate, until your receipt is presented for payment on any maturity date, or until we give written notice of our election to call the Certificate for payment on any maturity date by mailing notice of such intention to you at least seven (7) days prior to such maturity date. In the event we either receive or give notice of an intention not to renew the Certificate and the Certificate is not presented for payment on any maturity date, we may, at our option, either transfer all funds represented by the Certificate to any Share Account or other Account of yours, or pay all funds represented by the Certificate directly to you. You may request us to pay a Certificate within ten (10) days after any maturity date without penalty.

Your savings federally insured to at least \$250,000 by NCUA

