

## TRUTH-IN-SAVINGS DISCLOSURE

<b>LAST DIVIDEND DECLARATION DATE:</b>									
<b>RATE SCHEDULE</b>									
<b>ACCOUNT TYPE</b>	<b>DIVIDENDS</b>				<b>BALANCE REQUIREMENTS</b>				<b>ACCOUNT LIMITATIONS</b>
	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	
Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	—
Sprout Savings (See Section 2)	\$500.00 or below / \$500.01 to \$5,000.00 / \$5,000.01 to \$10,000.00 / \$10,000.01 to greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	—
Kasasa Saver Qualification met (See Section 4)	\$0.01 to \$50,000.00 / \$50,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	—
Kasasa Cash Qualification met (level 1) (See Section 4)	\$0.01 to \$15,000.00 / \$15,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Qualification met (level 2) (See Section 4)	\$0.01 to \$15,000.00 / \$15,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Qualification not met (See Section 4)	/	—	—	—	\$5.00	—	—	—	—
<b>Kasasa Cash Back</b>	—	—	—	—	\$5.00	—	—	—	—

Kasasa Play	—	—	—	—	\$5.00	—	—	—	—
Kasasa Eats	—	—	—	—	\$5.00	—	—	—	—
InControl Checking (See Section 5)	—	—	—	—	\$5.00	—	—	—	—
Sprout Spend Checking (See Section 3)	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—

## 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 Share, Money Market, Kasasa Cash, Kasasa Saver, and Sprout Spend Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Sprout Savings, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Sprout Savings, Kasasa Cash, and Kasasa Saver 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 Sprout Savings tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For Kasasa Saver and Kasasa Cash tiered accounts, please refer to section 3 for additional details.

**2. SPROUT SAVINGS ACCOUNTS** — For Sprout Savings accounts, you may qualify for additional rewards two times per school year based on your age and the grades on your report card. The rewards are as follows: \$1.00 per "A" or equivalent grade with a \$5.00 maximum per report card for ages 5-12, \$3.00 per "A" or equivalent grade with a \$15.00 maximum per report card for ages 13-17, and \$5.00 per "A" or equivalent grade with a maximum of \$25.00 per report card for ages 18-22. Report Cards must be submitted online or in a branch for review. Report cards will be reviewed and the deposit will be made within 10 business days. Report Card Deposits may only be claimed up to 30 days following the close of a grading period. Sprout Savings accounts will be closed when primary member reaches age 23 and any remaining funds

will be transferred to a share account. One Sprout Savings account per social security number.

**3. SPROUT SPEND CHECKING ACCOUNTS** — For Sprout Spend Checking accounts, you must be 22 years and younger to open the account. Sprout Spend Checking accounts will be closed when primary member reaches age 23 and any remaining funds will be transferred to a share account. There is a limit of one Sprout Spend Checking account per membership number and Social Security Number.

**4. KASASA ACCOUNTS** — For Kasasa Saver, Kasasa Cash Back, Kasasa Play, and Kasasa Eats accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each "Monthly Qualification Cycle". To meet the minimum qualification requirements, you must: 1) make 10 debit card purchases that post and settle your account; 2) have one ACH debit, or one direct deposit or one bill pay transaction post and settle your account; and 3) be enrolled in and receive e-Statements. To meet the level 2 minimum qualification requirements, you must: 1) make 30 debit card purchases that post and settle your account; 2) have one ACH debit, or one direct deposit or one bill pay transaction post and settle your account; and 3) be enrolled in and receive e-Statements. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. The "Monthly Qualification Cycle" is a period beginning two business days prior to the first day of a calendar month through two business days prior to the last day of a calendar month. Business days are defined as Monday through Friday (excluding Federal Holidays). As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. There is a limit of one account per social security number.

**Kasasa Saver.** The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash, Kasasa Cash Back, Kasasa Play, or Kasasa Eats accounts. 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. If you do not meet all of the minimum qualification requirements during the "Monthly Qualification Cycle" for the Kasasa Cash, Kasasa Cash Back, Kasasa Play, or Kasasa Eats account, the second dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

**Kasasa Cash.** For Kasasa Cash accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each "Monthly Qualification Cycle". To meet the level 1 minimum qualification requirements, you must: 1) make 10 debit card purchases that post and settle your account; 2) have one ACH debit, or one direct deposit or one bill pay transaction post and settle your account; and 3) be enrolled in and receive e-Statements. To meet the level 2 minimum qualification requirements, you must: 1) make 30 debit card purchases that post and settle your account; 2) have one ACH debit, or one direct deposit or one bill pay transaction post and settle your account; and 3) be enrolled in and receive e-Statements. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. The "Monthly Qualification Cycle" is a period beginning two business days prior to the first day of a calendar month through two business days prior to the last day of a calendar month. Business days are defined as Monday through Friday (excluding Federal Holidays). As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. There is a limit of one account per social security number. The Kasasa Cash account is a tiered rate account. If you meet the level 1 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. If you meet the level 2 minimum qualification requirements during the "Monthly Qualification Cycle", you will earn the third 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 fourth dividend rate and range of annual percentage yields on balances over \$15,000.00. You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the "Monthly Qualification Cycle" in which you qualified. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account. If you do not meet all of the minimum qualification requirements during the "Monthly Qualification Cycle", the fifth 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.

**Kasasa Cash Back.** For Kasasa Cash Back accounts, you will receive 4.00% cash back on debit card purchases that post and settle to the account during the cycle period up to a maximum cash back earned of \$10.00 per "Monthly Qualification Cycle". You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the "Monthly Qualification Cycle" in which you qualified. 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.

**Kasasa Play.** For Kasasa Play accounts, you will receive up to \$15.00 on debit card purchases made with music, video, gaming, and other digital streaming services identified at [www.kasasa.com/play-partners](http://www.kasasa.com/play-partners) that post and settled to your account during the "Monthly Qualification Cycle" when you meet all of the minimum qualification requirements. You will also receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the "Monthly Qualification Cycle" in which you qualified. If you do not meet all of the minimum qualification requirements during the "Monthly Qualification Cycle", you will not receive the play credit and ATM fees will not be refunded to you.

**Kasasa Eats.** For Kasasa Eats accounts, you will receive 5.00% cash back on debit card purchases totaling up to \$300.00 made at grocery stores and food delivery services identified at [www.kasasa.com/eats-partners](http://www.kasasa.com/eats-partners) that post and settle to your account during the "Monthly Qualification Cycle" when you meet all of the minimum qualification requirements. If you meet the minimum qualification requirements during the "Monthly Qualification Cycle", you will receive up to a maximum of \$15.00 cash back per "Monthly Qualification Cycle" and reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions during the "Monthly Qualification Cycle" in which you qualified. If you do not meet all of the minimum qualification requirements during the "Monthly Qualification Cycle", you will not receive the cash back and ATM fees will not be refunded to you.

**5. INCONTROL CHECKING ACCOUNTS —** For InControl Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the "Monthly Qualification Cycle". Your monthly service fee will be waived when: 1) make 10 debit card purchases that post and settle your account; or 2) are enrolled to receive e-statements. If you meet both qualifications, your monthly service fee will be waived and we will refund up to \$25.00 (max. \$5.00 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of \$5.00 or greater to receive the refund. ATM refunds will be paid on the first day of the month. The "Monthly Qualification Cycle" is defined the calendar day following the second to last business day of the previous month through the second to last business day of the current month. Business days are defined as Monday through Friday (excluding Federal Holidays). Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the "Monthly Qualification Cycle" in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. If you do not meet all of the minimum qualification requirements during the "Monthly Qualification Cycle", the monthly service fee will be assessed and ATM fees will not be refunded to you.

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

**7. 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.

**8. 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, Sprout Savings, Money Market, Kasasa Cash, Kasasa Saver, and Sprout Spend Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**9. 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 Share, Money Market and Kasasa Saver accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**10. ACCOUNT LIMITATIONS —** For Share, Sprout Savings, Money Market, Kasasa Saver, InControl Checking, Kasasa Cash, Kasasa Cash Back, Kasasa Play, Kasasa Eats, and Sprout Spend Checking accounts, no account limitations apply.

**11. 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 overrawing 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.

**12. 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
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Number of Shares Required	1
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**13. 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 information on your accounts, please call the Credit Union.

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



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$750,000 of insurance per account. This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.