



Take Your Dreams Higher.

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable	
<input type="checkbox"/> Regular Certificate	See Separate Rate Sheet									
6 Month										
1 Year										
2 Year		Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic	
3 Year										
4 Year										
5 Year										
<input type="checkbox"/> Save to Win Certificate			Fixed Rate	\$25.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
1 Year										
<input type="checkbox"/> iSave (Youth) Certificate			Fixed Rate	\$25.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
1 Year										
<input type="checkbox"/> IRA Certificate										
6 Month										
1 Year										
2 Year		Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic	
3 Year										
4 Year										
5 Year										
<input type="checkbox"/> Special Certificate			Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic

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 all 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.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share or Youth Share 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 accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal 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. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below. For Save to Win Certificate accounts, you may make one withdrawal from your account during the account's term subject to the early withdrawal penalty stated below.

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 funds from your account before the maturity date.

a. Amount of Penalty. For Regular Certificate, iSave (Youth) Certificate, IRA Certificate, and Special Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months and less	90 days' dividends
Terms of 13 to 24 months	180 days' dividends
Terms of 25 to 60 months	270 days' dividends
Terms of greater than 60 months	360 days' dividends

For Save to Win Certificate accounts, you may make one withdrawal from your account during the account's terms subject to the early withdrawal penalty stated below. If the withdrawal reduces the principal balance below the minimum balance required to open the account, your account will be closed.

For Save to Win Certificate accounts, the amount of early withdrawal penalty for your account is \$25.00.

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 dividends have 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.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account or the early withdrawal is required for the Required Minimum Distribution (RMD).

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) 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.

11. BONUS — For Save to Win Certificate accounts, you may be eligible for cash prize drawings based on monthly deposits to your account.

At the end of each month, you will receive one (1) entry for every \$25.00 increase in the balance of your Save to Win Certificate account during the month, with a maximum of ten (10) entries per month.

Please refer to the "Save to Win Savings Promotion Raffle Official Account and Prize Entry Rules" for information on the frequency of drawings and dollar amount of cash prizes.

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	\$10.00
Number of Shares Required	1

Revised Document Date: September 20, 2017

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