

Truth in Savings Disclosure Share Accounts & Share Draft Accounts

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 may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Share Savings, Escrow, IRA, Christmas** and **Vacation Share** accounts are Tiered Rate accounts. If the Average Daily Balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$2,500.00 to \$9,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is greater than \$100,000.00, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply.

The **Happy Tracker Share** Accounts are also tiered by Average Daily Balance into three levels. If your Average Daily Balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield for this account will apply. If your Average Daily Balance is greater than \$10,000.00, the third Dividend Rate and Annual Percentage Yield for this account will apply to the full balance of your account.

- 2. Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend Compounding and Crediting:** The compounding and crediting frequency of dividends and 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.
- 4. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.
- 5. Balance Information:** To open any account you must deposit or already have on deposit at least the par value of one full share in a Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Share Draft 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 is not met, you will not earn the Annual Percentage Yield stated on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations: For all accounts, no account limitations apply.

FEE SCHEDULE

Account Fees

- Overdraft Fee..... \$25.00/Item
- Stop Payment Fee..... \$10.00/request
- Share Draft Printing..... Variable/Style
- Share Draft Copy Fee..... \$1.50/Copy
\$3.00/fax copy
- Returned Statement Fee..... \$5.00/Statement

Other Service Fees

- Check Cashing Fee..... \$2.00/Check
- Negative Account Fee..... \$5.00/day
- Loose Coin Counting Fee..... \$2.00
- Non-Proprietary ATM Withdrawal..... \$1.00/ea.
- Foreign Check Collection Fee..... \$40.00/ea.
- Account Research..... \$30.00/Hour
- Statement Copy Fee..... \$5.00/Copy
- Money Order*..... \$1.00/Money Order
- Travelers Check*..... \$1.00/\$100.00
- USA Wire Transfer Fee (outgoing)..... \$20.00/Transfer
- International Wire Transfer Fee (outgoing)... \$45.00/Transfer
- USA Western Union (outgoing)..... \$25.00/Transfer
- International Western Union (outgoing)..... \$45.00/Transfer

EFT Fees

- Replacement Debit Card Fee..... \$15.00/Card
- Replacement ATM Card Fee..... \$2.00/Card

Safe Deposit Box Fees

- Annual Rental Size (3 x 5 x 24)..... \$15.00/Box
- Annual Rental Size (5 x 5 x 24)..... \$20.00/Box
- Annual Rental Size (3 x 10 x 24)..... \$25.00/Box
- Annual Rental Size (5 x 10 x 24)..... \$35.00/Box
- Annual Rental Size (10 x 10 x 24)..... \$50.00/Box
- Change of Locks or Both Keys lost..... \$150.00/One Time Fee
- 1 Key Lost..... \$10.00/Item

Safe Deposit box fees are prorated monthly.

Share Value

- Par value of one share \$5.00

The rates and fees appearing in the Schedule are accurate as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information of your accounts, please call the Credit Union.