

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.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	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	See Section 6
Primary Share Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	—	\$1,000.00	Daily Balance	Account transfer limitations apply.
Secondary Savings Accounts	/	Monthly	Monthly	Monthly (calendar)	—	—	\$1,000.00	Daily Balance	Account transfer limitations apply.
IRA Accounts	/	Monthly	Monthly	Monthly (calendar)	\$1,000.00	—	\$1,000.00	Daily Balance	Account transfer limitations apply.
Checking Accounts	/	Monthly	Monthly	Monthly (calendar)	—	—	\$5,000.00	Daily Balance	—
Second Chance Checking	—	—	—	—	\$50.00	—	—	—	Account limitations apply.
Kasasa Saver® Qualifications Met (See Section 2)	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Daily Balance	Account limitations and qualification requirements apply. See Section 2.
Qualifications Not Met (See Section 2)	to /								
Kasasa Cash® Qualifications Met (See Section 2)	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Daily Balance	Account limitations and qualification requirements apply. See Section 2.
Qualifications Not Met (See Section 2)	to /								
Kasasa Cash Back®	—	—	—	—	—	—	—	—	Account limitations and qualification requirements apply. See Section 2.

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 Primary Share accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Secondary Savings, IRA, Checking,

Kasasa Saver, and Kasasa Cash 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.

2. KASASA ACCOUNTS — For all Kasasa 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 12 debit card purchases that post and settle to your account; 2) have one ACH Debit or Credit / Bill Pay Transaction / Direct Deposit post and settle to your account; and 3) be enrolled in and receive eStatements. The monthly qualification cycle is defined as a period beginning on the last business day of the prior calendar month and ending on the next-to-last business day of the calendar month in which dividends are paid.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or

Kasasa Cash Back account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$20,000.00 or less. You will also earn the second dividend rate and range of annual percentage yields listed for this account on balances over \$20,000.00. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash or Kasasa Cash Back account, the third 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. The Kasasa Cash account is a tiered rate account. 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 \$10,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$10,000.00. In addition, we will not assess internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. The account will receive reimbursements (up to \$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Presentment of ATM receipt may be required for reimbursement of ATM fees of \$4.99 or higher. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within sixty (60) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund. 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 third 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 2.00% cash back on up to \$400.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. In addition, we will not assess internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. The account will receive reimbursements (up to \$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Presentment of ATM receipt may be required for reimbursement of ATM fees of \$4.99 or higher.

If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within sixty (60) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund. 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.

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

4. 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.

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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary 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 Primary Share, Secondary Savings, IRA, and Checking 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. The minimum balance requirements for all accounts may be changed at any time by the Credit Union's Board of Directors.

7. ACCOUNT LIMITATIONS — For Primary Share, Secondary Savings, and IRA 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 Second Chance Checking accounts, you must sign up for and remain enrolled in e-statements and maintain a minimum balance of \$50.00. If these requirements are not met the account may be closed without advanced notice. Items such as negotiable instruments/checks shall not be written on or drawn against a

Second Chance Checking account. If an item clears a Second Chance Checking account, the account will be closed immediately. For Checking, Kasasa Saver, Kasasa Cash, and Kasasa Cash Back 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 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 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 an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule 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.

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
Membership Fee	\$5.00

10. RATES — The rates appearing with this 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.

