

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

Effective Date:

RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Prime Savings							
❖ \$500.00 to \$4,999.99	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$5.00	\$500.00	–
❖ \$5,000.00 and greater	0.15 %	0.15 %					
Premier Savings	0.30 %	0.30 %	Monthly	Monthly (calendar)	\$25,000.00	\$25,000.00	–
Universal Savings							
❖ \$500.00 to \$4,999.99	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.15 %	0.15 %					
Youth Savings	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$5.00	\$5.00	–
UTMA Savings	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$5.00	\$5.00	–
IRA Savings							
❖ \$250.00 to \$999.99	0.10 %	0.10 %	Monthly	Monthly (calendar)	–	\$250.00	–
❖ \$1,000.00 to \$9,999.99	0.15 %	0.15 %					
❖ \$10,000.00 to \$24,999.99	0.20 %	0.20 %					
❖ \$25,000.00 and Over	0.25 %	0.25 %					
Premier IRA Savings	0.30 %	0.30 %	Monthly	Monthly (calendar)	\$25,000.00	\$25,000.00	–
Trust Savings	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$5.00	\$500.00	–
Holiday Club	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$1.00	\$1.00	–
Member's Savings							
❖ \$500.00 to \$4,999.99	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.15 %	0.15 %					
Miscellaneous Savings							
❖ \$500.00 to \$4,999.99	0.10 %	0.10 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.15 %	0.15 %					
Money Market Account							
❖ \$1,000.00 to \$9,999.99	0.10 %	0.10 %	Monthly	Monthly (calendar)	\$1,000.00	\$1,000.00	–
❖ \$10,000.00 to \$24,999.99	0.15 %	0.15 %					
❖ \$25,000.00 and Over	0.20 %	0.20 %					
Premier Checking	0.05 %	0.05 %	Monthly	Monthly (calendar)	\$500.00	–	\$500.00

RATE AND BALANCE INFORMATION – SAVINGS CERTIFICATE ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Additional Deposits	Withdrawals	Renewable
Savings Certificate								
6 Month	0.60 %	0.60 %	Quarterly	Account's Term	\$500.00	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
12 Month	0.70 %	0.70 %						
18 Month	0.80 %	0.80 %						
24 Month	1.05 %	1.05 %						
36 Month	1.29 %	1.30 %						
48 Month	1.54 %	1.55 %						
60 Month	1.74 %	1.75 %						
<u>15</u> Month Special	1.74 %	1.75 %						
<u>23</u> Month Special	2.08 %	2.10 %						
<u>30</u> Month Special	2.23 %	2.25 %						
<u>48</u> Month Special	2.48 %	2.50 %						
<u>60</u> Month Special	2.58 %	2.60 %						
____ Month Special	%	%						
IRA Certificate								
6 Month	0.60 %	0.60 %	Quarterly	Account's Term	\$500.00	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
12 Month	0.70 %	0.70 %						
18 Month	0.80 %	0.80 %						
24 Month	1.05 %	1.05 %						
36 Month	1.29 %	1.30 %						
48 Month	1.54 %	1.55 %						
60 Month	1.74 %	1.75 %						
<u>15</u> Month Special	1.74 %	1.75 %						
<u>23</u> Month Special	2.08 %	2.10 %						
<u>30</u> Month Special	2.23 %	2.25 %						
<u>48</u> Month Special	2.48 %	2.50 %						
<u>60</u> Month Special	2.58 %	2.60 %						
____ Month Special	%	%						

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

COMMON FEATURES

Except as specifically described, the following disclosures apply to all of the accounts (All accounts described in this Truth-in-Savings Disclosure are savings accounts):

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

Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule.

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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

- ❖ For Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

Nature of dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Transaction limitation. We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Please refer to the rate information and fee schedule shown herein for current dividend rate, annual percentage yield information and fees and charges.

SAVINGS AND CHECKING ACCOUNTS

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 Prime Savings, Universal Savings, Youth, UTMA, Trust, Miscellaneous, Member's Savings and Holiday Club accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors.

For Premier Savings, IRA Savings, Premier IRA Savings, Money Market Account, Premier Checking accounts, 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.

The Prime Savings, Universal Savings, Miscellaneous, Member's Savings accounts are tiered rate accounts. If your average daily balance is from \$500.00 to \$4,999.99, the first dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$5,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

The IRA Savings account is a tiered rate account. If your average daily balance is from \$250.00 to \$999.99, 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 \$1,000.00 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 \$25,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

The Money Market account is a tiered rate account. If your average daily balance is from \$1,000.00 to \$9,999.99, 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 \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

Dividend Period. The dividend period applicable to each account is set forth 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.

Balance Information. To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 all accounts, except Premier Checking, 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.

Balance Computation Method. Dividends are calculated using the average daily balance. This method applies 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.

Account Limitations. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after September 30 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club account, you may close it. If you close your account, you will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened.

Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, 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 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 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.

SAVINGS CERTIFICATE ACCOUNTS

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 Savings Certificate 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.

Dividend Period. The dividend period applicable to each account is set forth in the Rate Schedule. The dividend period begins on the first day of the term and ends on the maturity date. The term for your account is disclosed on your certificate.

Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends transferred to another account compounding will not apply.

Balance Information. To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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.

Balance Computation Method. Dividends are calculated by the daily balance method, which applies a periodic rate to the balance in the account each day.

Transaction Limitations. After your account is opened you may not make additional deposits. You may make withdrawals subject to the early withdrawal penalties stated below.

Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For Savings Certificate and IRA 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 less than 12 months	90 days' dividends
❖ Terms of 12 to 60 months	180 days' dividends
❖ Special	up to 365 days' dividends
❖ Promotional	up to 365 days' dividends

For Special Certificate accounts, the amount of the early withdrawal penalty is 365 days' dividends.

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 dividend has already been paid, the penalty will be deducted from the principal.

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:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

Renewal Policy. Your account will automatically renew for another term upon maturity. You have a grace period of 10 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

FEES AND CHARGES FOR ALL ACCOUNTS

Checking Accounts/ ACH Fees:

Check Copies	\$2.00
Courtesy Pay	\$28.00/item
Reasonable Collection Costs	Varies
Reconciliation/Research	\$25.00/hour
Returned Items	\$28.00/item
Check Orders	Prices vary
Stop Payment	\$21.00
Uncollected Funds Fee	\$28.00/item

Premier Checking Account:

If the average daily balance requirements are not met, then a \$5.00 monthly fee will be charged.

Card Fees:

Card Replacement Fee	
(VISA® Debit & VISA® Credit Cards)	\$10.00
Convenience Payment Fee	\$14.99

Other Fees:

Online Bill Pay 60-Day Non-Usage Fee	\$3.00/month
Cashier's Check	\$2.00
Check Cashing Fee (dependent on relationship)	\$5.00
Dormant Account Fee	\$10.00/month
Foreign Items – Canadian	\$5.00
Foreign Items – other than Canadian	\$25.00
Holiday Club Early Close-out	\$10.00
Paper Statement	\$3.00
Protest Fee (per item)	\$15.00
Restraining Notice Processing Fee	\$25.00
Returned Deposited Item	\$28.00
Returned Mail (per item)	\$3.00
Statement Copies	\$2.00/month
Virtual Branch Investigation Fee	\$45.00 if member error
Virtual Branch 60-Day Non-Usage Fee	\$2.50/month
VISA® Gift Card	\$3.00
Wire Fee – Domestic	\$25.00
Wire Fee – International	\$45.00
Incoming Wire Fee	\$10.00
Savings and Checking Account	\$15.00
Early Close out (within 90 days)	
IRA Direct Transfer	\$25.00
Overdraft Sweep (first three occurrences are free)	\$2.00/transfer