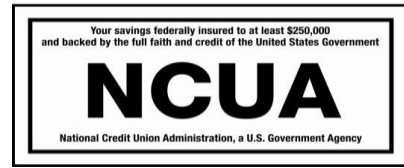




## Truth-In-Savings Disclosure Rate Schedule Effective 02/14/2014



This Rate Schedule is part of your Agreement with the Credit Union  
TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID  
VERIFICATION OF ALL ACCOUNT OWNERS HAS BEEN COMPLETED.

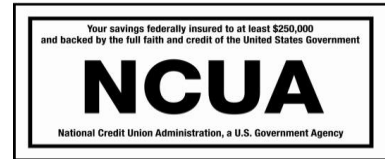
Term Share Certificate Account	Dividend Rate	Annual Percentage Yield (APY)	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Compounded & Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
3 Month	0.05%	0.05%	Fixed	\$1,000	Quarterly (calendar)	Quarterly	Account's Term	Not Allowed	Allowed See Section 5 Transaction Limitations	Automatic
6 Month	0.05%	0.05%								
12 Month	0.05%	0.05%								
18 Month	0.15%	0.15%								
24 Month	0.15%	0.15%								
36 Month	0.45%	0.45%								
48 Month	0.60%	0.60%								
60 Month	1.00%	1.00%								

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 Dividends 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 the assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
  - 2. 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.
  - 3. 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.
  - 4. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any 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 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.
  - 5. Transaction Limitations.** For Term Share Certificate accounts, after your account is opened you may make withdrawal subject to the early withdrawal penalties stated below.
  - 6. 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 Term Share Certificate accounts, the amount of early withdrawal penalty for your account will be all accrued dividends. However, the penalty will never be less than seven (7) days dividends nor greater than 180 days' dividends.
- 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:
- (1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
  - (2) Where the account is an individual Retirement Account (IRA) and any portion is paid within seven (7) days after 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 59 1/2 or becomes disabled.
- Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For Term Share Certificate accounts 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.
- The rates and fees appearing in this Schedule are accurate as the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



**Truth-In-Savings Disclosure  
Rate Schedule Effective 02/14/2014**



This Rate Schedule is part of your Agreement with the Credit Union  
TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID  
VERIFICATION OF ALL ACCOUNT OWNERS HAS BEEN COMPLETED.

Account Type	Minimum Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Dividend Period	Dividends Compounded & Credited	Minimum Balance to Avoid a Fee	Balance Method	Account Limitations (see section 6)
Share Account	\$100	0.05%	0.05%	\$5	Quarterly (calendar)	Quarterly	-	Average Daily Balance	Account Transfer Limitations Apply
Checking Account	-	-	-	-	-	-	-	-	-
Variable Money Market Account	\$1,500	0.05%	0.05%	\$1,500	Weekly	Weekly	-	Average Daily Balance	Account Transfer & Withdrawal Limitations Apply
	\$10,000	0.05%	0.05%						
	\$25,000	0.07%	0.07%						
	\$50,000	0.10%	0.10%						
IRA Variable Money Market Account	\$0.01	0.05%	0.05%	\$0.01					
Christmas Club Account	\$0.01	0.25%	0.25%	\$0.01	Annually (non-calendar)	Annually	-	Average Daily Balance	See Section 6

**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 Accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Variable Money Market Accounts, the Dividend Rate and Annual Percentage Yield may change weekly as determined by the Credit Union's Management. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Variable Money Market account is a Tiered Rate account. If your Average Daily Balance is from \$1,500.00 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 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$50,000.00 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. For the Christmas Club Accounts, the Dividend Rate and Annual Percentage Yield may change annually as determined by the Credit Union's Management.

**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 any 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 Accounts and Variable Money Market 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 in the Rate Schedule. For accounts using the Average Daily Balance method as 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 Share Accounts, and Variable Money Market 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 Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 14<sup>th</sup> and the account will remain open. You may not make withdrawals from your Christmas Club accounts at any other time. If you wish to access the funds in your Christmas Club accounts you may close it. The maximum balance you may maintain in your Christmas Club Account at any time is \$5,000.00. For Variable Money Market Accounts, no more than two (2) withdrawals or transfers may be made from your account during any month. If you exceed these limitations your account may be closed. For Share Draft Checking accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM/Debit card withdrawal, debit card point of purchase, 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 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.