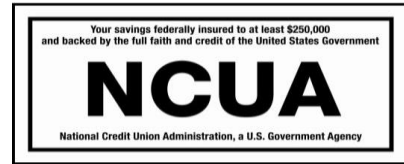




Truth-In-Savings Disclosure Rate Schedule Effective 05/07/2020



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	0.10%	0.10%	Fixed	\$1,000	Quarterly (calendar)	Quarterly	Account's Term	Not Allowed	Allowed See Section 5 Transaction Limitations	Automatic
6 Month	0.10%	0.10%								
12 Month	0.20%	0.20%								
18 Month	0.20%	0.20%								
24 Month	0.20%	0.20%								
36 Month	0.40%	0.40%								
48 Month	0.50%	0.50%								
60 Month	0.60%	0.60%								

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 and 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 Scheduled 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.