

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specially described, the following disclosures apply to all of the accounts.

- Rate Information:** The Dividend Rate Annual Percentage Yield on your accounts are described on the Rate and Fee Disclosure. 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. The Dividend Rate and Annual Percentage Yield may change monthly on the Share, Christmas Club and IRA Savings Accounts, and Checking accounts, and weekly on the VIP Money Market Savings, VIP Money Market Checking, Peak Money Market Savings and Peak Money Market Checking accounts as determined by the Credit Union's Board of Directors. The VIP Money Market Savings, VIP Money Market Checking, Peak Money Market Savings and Peak Money Market Checking accounts are tiered accounts. If your VIP Money Market Savings or VIP Money Market Checking account meets the minimum balance to earn the stated Annual Percentage Yield, the Tier Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: Tier 1 - \$2,500.00-\$24,999.99; Tier 2 - \$25,000.00-\$49,999.99; Tier 3 - \$50,000.00-\$99,999.99; Tier 4 - \$100,000.00 and greater. If your Peak Money Market Savings or Peak Money Market Checking account meets the minimum balance to earn the stated Annual Percentage Yield, the Tier Rate and Annual Percentage Yield listed for this account in the rate Schedule will apply: Tier 1 - \$2,500-\$9,999; Tier 2 - \$10,000-\$24,999; Tier 3 \$25,000-\$49,999; Tier 3 - \$50,000-\$99,999; Tier 4 \$100,000 and greater. Once a particular balance range is met for your VIP Money Market Savings, VIP Money Market Checking, Peak Money Market Savings and Peak Money Market Checking accounts, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
- Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
- Compounding and Crediting:** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is disclosed. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. Dividends on weekend and holiday deposits will begin to accrue on the next business day. *Except* on the VIP Money Market Savings account, accrued dividends will not be paid on accounts closed before the end of the Dividend Period.
- Balance information:** The minimum balance required to open each account is disclosed in the Rate and Fee Disclosure. For accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- Account Limitations:** The account limitations for each account are described in the Rate and Fee Disclosure and Fee Schedule. If you exceed these limitations, your account may be subject to a fee or be closed. For the VIP Money Market Savings, VIP Money Market Checking, Peak Money Market Savings and Peak Money Market Checking accounts in which transfer limitations apply, no more than six (6) preauthorized, automatic or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and with the VIP Money Market Checking and Peak Money Market Checking accounts six (6) of these six (6) transfers may be made by check, draft, or debit card to a third party. Phone transfers from the VIP Money Market Savings, VIP Money Market Checking, Peak Money Market Savings and Peak Money Market Checking accounts must be made for a minimum of \$250.00 each. Only six (6) check withdrawals per month may be made from the VIP Money Market Checking and Peak Money Market Checking accounts for a minimum of \$250.00 each. There are no withdrawal limitations on the VIP Money Market Savings, VIP Money Market Checking, Peak Money Market Savings and Peak Money Market Checking accounts when withdrawals are made in person.
- Funds Availability:** Cash deposits will be available on the business day you make the deposit to your account. Non-cash deposits (e.g. checks) will be available on the business day you make the deposit to your account, unless you are given notice in accordance with Regulation C. We may require you to give written notice of seven (7) to sixty (60) days before any intended withdrawals for a savings deposit.

The rates appearing in the Rate and Fee Disclosure are accurate and effective for deposit accounts as of the date indicated. If you have any questions or require current rate information on your accounts, please cCarole Wolfe all the Credit Union at (419) 783-6500.