

## TRUTH-IN-SAVINGS DISCLOSURE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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	
Share Savings Accounts	1.00%/1.00%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$20.00	Average Daily Balance	Account transfer limitations apply.
Secondary Savings Accounts	1.00%/1.00%	Monthly	Monthly	Monthly (calendar)	---	---	\$20.00	Average Daily Balance	Account transfer limitations apply.
Christmas Club Accounts	1.33%/1.34%	Monthly	Monthly	Monthly (calendar)	---	---	\$20.00	Average Daily Balance	Account transfer limitations apply.
Vacation Club Accounts	1.33%/1.34%	Monthly	Monthly	Monthly (calendar)	---	---	\$20.00	Average Daily Balance	Account transfer limitations apply.
Back to School Accounts	1.33%/1.34%	Monthly	Monthly	Monthly (calendar)	---	---	\$20.00	Average Daily Balance	Account transfer limitations apply.
Traditional IRA Accounts	4.00%/4.07%	Monthly	Monthly	Monthly (calendar)	\$25.00		\$25.00	Average Daily Balance	Account transfer limitations apply.
Roth IRA Accounts	4.00%/4.07%	Monthly	Monthly	Monthly (calendar)	\$25.00		\$25.00	Average Daily Balance	Account transfer limitations apply.
Educational IRA Accounts	4.00%/4.07%	Monthly	Monthly	Monthly (calendar)	\$25.00		\$25.00	Average Daily Balance	Account transfer limitations apply.
Share Money Market Accounts	1.20%/1.21%	Monthly	Monthly	Monthly (calendar)	\$250.00	\$250.00	\$250.00	Average Daily Balance	Account transfer limitations apply.
	1.70%/1.71%						\$1,000.00		
	2.10%/2.12%						\$5,000.00		
	2.35%/2.39%						\$20,000.00		
Share Draft Accounts	---	---	---	---		\$0.00	---	---	---

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.