



TRUTH IN SAVINGS DISCLOSURE

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.

Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on a n account based on the dividend rate and frequency of compounding for an annual period. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union board of directors.

Compounding and crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period. The dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Average daily balance computation method. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Common Features

Bylaw requirements: You must complete payment of one share in your Basic Share account as a condition of admission to membership.

Transaction limitations: 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.

Nature of dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund: Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Changes in Terms: If there are changes in the terms of accounts (with the exception of variable rate changes) the Credit Union will provide members with thirty (30) days notice and the date the change will be effective.

Basic Share Account

Par Value of a share: The par value of a share in this account is \$5.00.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the Credit Union; currently, \$5.00. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum average daily balance of \$20.00 in your account to obtain the disclosed annual percentage yield.

Transaction limitations: During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union. The Credit Union may also reject or block all transfers and payments in excess of six (6) during a month.

Fees and charges: An excess withdrawal fee of \$10.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of six during a month.

Holiday Club Account

Minimum balance requirements: No minimum balance requirements apply to this account.

Transaction limitations: The maximum deposit we allow is \$8,000.00 per year.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawal is made from this account before November 15th, then this account may be closed. This account is brought to a zero balance yearly, on November 15th, the balance of the account is issued to you by a bank draft.

Vacation Club Account

Minimum balance requirements: No minimum balance requirements apply to this account.

Transaction limitations: The maximum deposit we allow is \$10,000.00 per year.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawal is made from this account before June 15th, then this account may be closed. This account is brought to a zero balance yearly, on June 15th, the balance of the account is issued to you by a bank draft.

Back to School Account

Minimum balance requirements: No minimum balance requirements apply to this account.

Transaction limitations: The maximum deposit we allow is \$8,000.00 per year.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawal is made from this account before August 1st, then this account may be closed. This account is brought to a zero balance yearly, on August 1st, the balance of the account is issued to you by a bank draft.

IRA

Minimum balance requirements: The minimum balance required to open this account is \$25.00.

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

ACPE One Account

Minimum balance requirements: The minimum balance required to open this account is \$250.00.

You must maintain a minimum daily balance of \$250.00 in your account to avoid a minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of \$10.00 for that month.

You must maintain a minimum average daily balance of \$250.00 in your account to obtain the disclosed annual percentage yield.

Transaction limitations: During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, computer transfer, or telephonic order or instruction. No more than three (3) of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

Fees and charges: An excess withdrawal fee of \$10.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of six during a month.

Share Draft Account

Minimum balance requirements: No minimum balance requirements apply to this account.

*If ATM/Debit card is ordered, a minimum balance of \$25.00 is required.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.