

## TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:									
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	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 to Calculate Dividends	
Regular Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$5.00	Daily Balance	—
Other Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
<b>Kasasa Cash Saver® Account</b> (requires attached Kasasa Cash® Checking)	\$0.00 to \$50,000.00 / \$50,000.01 or greater / Non-qualifying /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Kasasa Saver® Account</b> (requires attached Kasasa Cash Back® Checking) ** This account is no longer available to open**	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
<b>Money Market Account</b>	\$2,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Health Savings Account	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

<b>Kasasa Cash® Account</b> (optional Kasasa Cash Saver)	\$0.00 to \$10,000.00 / \$10,000.01 or greater / Non-qualifying /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Kasasa Cash Back® Account</b> (optional Kasasa Saver®) ** This account is no longer available to open**	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Kasasa Tunes Account</b>	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Pathways Checking Account</b>	—	—	—	—	—	—	—	—	Account limitations apply.

## ACCOUNT DISCLOSURES

***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 Regular Share, Other Share, Kasasa Cash Saver, Kasasa Saver, Money Market, IRA Share, Health Savings, and Kasasa Cash accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

### **Money Market**

The Money Market account is a tiered rate account. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. 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.

### **Kasasa Cash (optional Kasasa Cash Saver)**

The qualification requirements for this account are: (i) make 15 debit or credit card point-of-sale purchases that post and settle to your account during the qualification period; (ii) receive your monthly statement electronically; and (iii) access online banking once during the qualification period.

The account is a tiered rate account. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each rate will apply only to the portion of the account balance within each balance range. If you do not meet all of the qualifications during the qualification period, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account.

If you have met your qualifications for the specified qualification period, we will reimburse you for ATM fees up to \$20.00 per calendar month. ATM-processed transactions do not qualify as debit card transactions. One Kasasa Cash account is allowed per **primary member's social security number**.

### **Kasasa Cash Saver**

The account is a tiered rate account. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each rate will apply only to the portion of the account balance within each balance range. If you do not meet all of the qualifications during the qualification period, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account.

If you choose to have the Kasasa Cash Saver linked to your Kasasa Cash Account, you understand that the rewards and dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Cash Saver account at the beginning of the next month and, therefore, do not remain in your Kasasa Cash account. One Kasasa Cash and one Kasasa Cash Saver account is allowed per **primary member's social security number**.

### **Kasasa Cash Back (optional Kasasa Saver)**

The qualification requirements for this account are (i) make 15 debit or credit card point-of-sale purchases that post and settle to your account during the qualification period; (ii) receive your monthly statement electronically; and (iii) access online banking once during the qualification period.

If you meet all of the qualifications on your Kasasa Cash Back account, you will receive 2.00% cash back on up to \$300.00 in point-of-sale purchases with a maximum rebate of \$6.00. If you chose to have the Kasasa Saver linked to your Kasasa Cash Back, you understand that the rewards earned on your Kasasa Cash Back account are automatically posted into your Kasasa Saver account at the beginning of the next month.

If you have met your qualifications for the specified qualification period, we will reimburse you for ATM fees up to \$20.00 per calendar month. If you chose the Kasasa Saver, ATM fee refunds on your Kasasa Cash Back account are also automatically posted into your Kasasa Saver account. ATM-processed transactions do not qualify as debit card transactions. One Kasasa Cash Back and one Kasasa Saver account is allowed per **primary member's social security number**.

### **Kasasa Tunes**

The qualification requirements for this account are: (i) make 15 debit or credit card point-of-sale purchases that post and settle to your account during the qualification period; (ii) receive your monthly statement electronically; and (iii) access online banking once during the qualification period.

If you meet the qualification requirements you will receive up to \$5.00 in credit for purchases made with your Kasasa Tunes debit card at iTunes® or Amazon.com® in the following 30 days. If you have met your qualifications for the specified qualification period, we will reimburse you for ATM fees up to \$20.00 per calendar month. ATM-processed transactions do not qualify as debit card transactions. One Kasasa Tunes account is allowed per **primary member's social security number**.

The qualification period for all Kasasa checking accounts ends one day before the last day of the month. On the last day of the month, a new qualification cycle will begin.

**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 the 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 earning 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, accrued dividends will not be paid.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share and Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance

method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Money Market Account 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 Pathways Checking accounts, one checking account is allowed per member. Pathways Checking accounts are not eligible with other Kasasa checking accounts. For Regular Share, Other Share, Kasasa Cash Saver, Kasasa Saver, IRA Share, Health Savings, Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the

plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**10. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

