

# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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.

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	See Section 6
Regular Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$5.00	Daily Balance	---
Other Share Account <sup>®</sup>	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
Kasasa Saver <sup>®</sup> Account	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
Money Market Account \$2,000.00- \$9,999.00 \$10,000.00- \$24,999.99 \$25,000.00- \$49,999.99 \$50,000 or greater	/ / / /	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	---	\$2,000.00	Daily Balance	Account transfer limitations apply
IRA Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
Youth Share Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$5.00	Daily Balance	---
Health Savings Account	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
Kasasa Cash <sup>®</sup> Account \$0- \$10,000.00 \$10,000.01 or greater Non-qualifying	/ / /	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
Kasasa Cash Back <sup>®</sup> Account (optional Kasasa Saver)	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
Kasasa Tunes <sup>®</sup> Account	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
Business Checking Account	/	---	---	---	---	---	---	---	---

## 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 Saver, Money Market, IRA Share, Youth Share, Health Savings, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes 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. The Money Market account is a Tiered Rate account. The balance ranges, Dividend Rates and Annual Percentage Yields applicable to each tier are listed in the Rate Schedule. Once a particular balance 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

The qualification requirements for these accounts 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.



## ACCOUNT DISCLOSURES (continued)

This account is a tiered rate account. If your Daily Balance is \$10,000.00 or below and you meet all of the qualifications during the qualification period, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply for the dividend period. If your balance is \$10,000.01 or greater and you meet all of the qualifications, the second Dividend Rate and Annual Percentage Yield listed for this account will apply for the dividend period. Each rate will apply only to that 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 (1) Kasasa Cash account is allowed per primary member's social security number.

### Kasasa Cash Back (optional Kasas 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 POS purchases with a maximum rebate of \$6.00. If you choose to have the Kasasa Saver linked to the Kasasa Cash Back, you understand that the rewards earned in your Kasasa Cash Back account are automatically transferred into your Kasasa Saver account at the end of the qualification period and, therefore, do not remain in your Kasasa Cash Back account. Additionally, you understand that the dividend amount earned in the Kasasa Saver account may be less than the dividend amount earned on the Kasasa Cash Back 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. If you choose the Kasasa Saver, ATM fee refunds in your Kasasa Cash Back account are also automatically transferred into the Kasasa Saver account. ATM-processed transactions do not qualify as debit card transactions. One (1) Kasasa Cash Back 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 may receive up to \$5.00 in credit for purchases you make with your Kasasa Tunes debit card at iTunes® or Amazon.com®. These credits will be good for up to 30 days from the end of the qualification period. If during the credit period you make purchases with your Kasasa Tunes debit card at iTunes or Amazon.com you may be eligible for reimbursements up to \$5.00.

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. For the first 30 days from your account opening, you may be reimbursed up to \$30.00 for purchases that are made from iTunes or Amazon.com with your Kasasa Tunes debit card and that post and settle to your account. One (1) Kasasa Tunes account is allowed per primary member social security number.

The qualification period for all Kasasa checking accounts is defined as the period beginning on the first day of the calendar month ending on the last day of the calendar month.

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 of dividends and dividend period applicable to each account are set forth 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. ACCRUALS 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 balance required to avoid a service fee. If the minimum balance is not met on the last day of the calendar month, you will be charged a fee as disclosed in the Fee Schedule. For Regular Share, Money Market and Youth Share accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For the Regular Share, Other Share, Kasasa Saver, Money Market, IRA Share, Youth Share, Health Savings, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS - For Money Market 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, access card, or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular Share, Other Share, Kasasa Saver, IRA Share, Youth Share, Health Savings, Kasasa Cash, Kasasa Tunes, and Business Checking accounts, 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. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the 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 Fee Schedule 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. Services and 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 Age 18 and Over \$5.00 Under Age 18

Number of Shares Required 1

9. RATES - The rates appearing with this Schedule are accurate as of the last dividend declaration 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.

