



Truth in Savings Disclosure

Rate Information – The Dividend Rate and Annual Percentage Yield on your deposit accounts are stated on the applicable Deposit or CD Rate Sheet and may change at any time without notice as determined by us. Fees, Withdrawal of Dividends, and other conditions will reduce earnings. For Certificate of Deposit Accounts, the Interest Rate and APY are fixed and will be in effect for the term of the account unless you are eligible to bump your certificate rate once during the certificate term.

Nature of Dividends - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Compounding and Crediting – Dividends will be compounded monthly and will be credited monthly. 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 each month and ends on the last calendar day of each month.

Accrual of Dividends – For all 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 be paid.

Balance Information – The minimum balance required to open each account and earn the APY is stated on the Rate Sheets. For all accounts, dividends are calculated by the date of deposit to date of withdrawal method.

Transaction Limitations – Account limitations are set forth in the Membership and Account Agreement, Electronic Fund Transfers Agreement and Disclosure, Fee Schedule, and the Deposit or CD Rate Sheets.

Nontransferable/Nonnegotiable – All accounts are nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Other Terms and Conditions – This Truth-In-Savings Disclosure is a supplement to the Membership and Account Agreement as well as the Fee Schedule, Electronic Fund Transfers Agreement and Disclosure, Funds Availability Policy Disclosure and the Deposit or CD Rate Sheets.

