

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION 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	
<input type="checkbox"/> Regular Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	—
<input type="checkbox"/> Kids/Teens Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	—
<input type="checkbox"/> Educational Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	—
<input type="checkbox"/> Custodial/VUTMA	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Dreamer	\$0.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Checking	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> Second Chance Checking	—	—	—	—	\$75.00	—	—	—	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 Savings, Christmas Club, IRA Savings, Kids/Teens Club, Educational Savings, and Custodial/VUTMA accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Dreamer



accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Dreamer 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. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance in your account.

**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. For Regular Savings, Christmas Club, IRA Savings, Kids/Teens Club, and Dreamer accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**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 Savings, Christmas Club, IRA Savings, Kids/Teens Club, Educational Savings, and Custodial/VUTMA accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the

principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Regular Savings and Christmas Club 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 Regular Savings account, you may make three (3) withdrawals per month. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. For Custodial/VUTMA accounts, transfers and withdrawals may only be made by the custodian. For Dreamer accounts, you may make three (3) withdrawals or transfers per month. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. For Second Chance Checking accounts, you must receive a direct deposit. You may also be required to have on deposit a separate pledge amount of up to \$150.00 that may be applied to any outstanding negative balance you may have in the future, this pledge amount may not be withdrawn at any time unless released by the credit union. For IRA Savings, Kids/Teens Club, Educational Savings, and 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
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.

<b>FEE SCHEDULE</b>	
<b>April 1, 2020</b>	
Account History Printout	\$1.00/Print out or fiche
Account Research/Balance Checkbook	\$10.00/Hour or any part of an hour
Account Statement Printout	\$3.00/Statement cycle
ACH Return Item	\$30.00/Item
ATM Balance Inquiry	\$1.00
Business Accounts – Min Bal Req	\$10.00 when balance drops under \$250.00
Carfax	\$18.00
Check Cashing	\$5.00each (see ways to avoid fee)
Check Copy	\$2.50/Check
Check Printing Order	Prices may vary depending upon style
Christmas Club – Early Withdrawal	\$10.00
Close/Re-Open Account	\$30.00
Counter Checks (draft accounts)	\$1.00/Check
Coupon Books – Replacement	\$5.00
Courtesy Pay	\$30.00/Item
Deposited item Return	\$30.00/Item
DMV Title Fee (New Loan)	\$25.00
DMV Title Change	\$25.00
Dreamer Excessive Transfer	\$15.00/Transfer after 3 per month
Excessive Share Withdrawal	\$5.00 (3 free)
Fax Copies for Members	\$1.00/Page, Max \$5.00
Garnishment/Lien Processing	\$50.00
ICAPS One Time Transaction	\$5.00
ICAPS Recurring Transaction	\$30.00
Inactive Account	\$5.00/Month, if no activity for 12 Months
Invalid Address	\$5.00/Month
IRA Early Withdrawal	\$100.00
Make Copies for Members	\$1.00Page, Max \$5.00
Movie Tickets – Regal	\$11.00/Ticket
Movie Tickets – Bow Tie	\$9.00/Ticket
Non-Member Check Cashing	\$5.00/Check
Non-Proprietary ATM Withdrawal	\$3.00/Transaction
Notary	\$5.00/Document
Overnight Check	\$15.00
Overdraft Transfer	\$2.00/Occurrence
Overnight Delivery of Debit or ATM	\$75.00

Pay Off Fax	\$10.00
Payday Loan	\$25.00/Request
Personal Service Phone Assistance	\$3.00
PIN Replacement	\$5.00
Popmoney Send	
\$1.00 - \$249.99	\$1.00
\$250.00 – \$999.99	\$1.50
\$1,000.00 and above	\$2.00
Popmoney Request	
\$1.00 - \$249.99	\$1.00
\$250.00 - \$999.99	\$1.50
\$1,000.00 and above	\$2.00
Postage Stamps	Priced at Current Rate
Regulation D Transfer	\$5.00
Replacement of Debit or ATM Card	\$10.00/Card
Returned Check	\$30.00/Item
Rush Delivery of Debit or ATM Card	\$50.00/Card
Safe Deposit Drill	\$200.00
Safe Deposit Replacement Key	\$35.00
Safe Deposit Rental 3" x 10" Box	\$40.00
Safe Deposit Rental 3" x 5" Box	\$30.00
Safe Deposit Rental 5" x 10" Box	\$45.00
Safe Deposit Rental 5" x 5" Box	\$35.00
Safe Deposit Rental 10" x 10" Box	\$50.00
Same Day Bill Pay	\$10.00
Second Chance Checking	\$10.00/Month
Skip Payment on Non-Mortgage Loan	\$25.00/Loan
Stop Payment (Series, Lost or Stolen)	\$35.00/each occurrence
Stop Payment (single item)	\$30.00/Item
Subordination Agreement Processing	\$75.00/Agreement
Teller Checks (limit 1 per month free)	\$5.00/Check
Transfer Now Instant	\$3.00/Transfer
Travelers Card	\$6.95/\$4.95 Reload
Verification of Accounts from other Financial Institutions	\$10.00
VISA Gift Card	\$3.00
Wire Transfer (Outgoing)	\$15.00/Transfer

