

TRUTH-IN-SAVINGS DISCLOSURE STATEMENT SHARE ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the board of directors.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account quarterly.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend periods is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum required to open this account is the purchase of a share in the credit union. The par value of a share in this account is \$5.00. You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the average-daily-balance method which applies a daily periodic rate to the balance in the account each day.

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

Fees - The categories of transactions for which an overdraft fee will be imposed are those overdrafts created by any of the following: checks/share drafts, in-person withdrawals, debit card or point-of-sale purchases, ATM withdrawals, preauthorized automatic debits and ACH transactions, Bill Pay transactions, or by other electronic means.

Transaction limitations - No transaction limitations apply to this account.