

TRUTH-IN-SAVINGS DISCLOSURE



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Updated 12/3/2009
 Reviewed 01/01/10

The rates 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.

RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Balance	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	N/A	\$200.00	Average Daily Balance	N/A
IRA Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	N/A	N/A	Average Daily Balance	Account Transfer limitations apply
Share Draft Checking Account	/	N/A	N/A	N/A	\$100.00	N/A	N/A	N/A	N/A
Direct Deposit Account	/	N/A	N/A	N/A	\$0	N/A	N/A	N/A	N/A
Loan Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$0	N/A	\$200.00	N/A	N/A
Christmas Club Account	/	Quarterly	Quarterly	Quarterly (calendar)	N/A	N/A	\$24.99	Average Daily Balance	N/A

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 Share Savings and IRA Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly 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 which is set forth 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.
- 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. Accrual of Dividends.** For Share Savings, IRA Savings, and Share Draft Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, IRA Savings, and Share Draft Checking accounts, 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 at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. 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 Share Savings and Share Draft Checking accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Share Savings, IRA

- Savings, and Share Draft Checking accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of 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 all accounts, no account limitations apply.
 - 7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

FEE SCHEDULE

Checking Account Fees

- Insufficient Funds.....\$25.00 per item
- Returned Check Fee.....\$10.00 per item
- Stop Payment.....\$20.00 per check
- Statement copy.....\$2.00 per copy
- Overdraft Protection Transfers.....\$3.00 per day

Other Service Fees (applicable to all accounts)

- Account Reconciliation/
Account Research.....\$10.00 per hour
- Statement copy.....\$2.00 per copy
- Withdrawal Fee (after 3 per qrt).....\$2.00
- Returned check Fee.....\$10.00 per check
- Wire Transfer (outgoing).....\$20.00 per transfer
- Stop Payment.....\$25.00 per item
- Money Orders.....\$1.00
- ACH Return Items.....\$25.00 per item
- Returned Mail Fee (after 2nd piece).....\$5.00
- First Bank & Trust deposit fee.....\$2.00

*Copy of paid drafts will be provided to member without charge when required by the Internal Revenue Service for audit purposes.

Share Value

- Par Value of One Share.....\$25.00

The rates and fees appearing in this Schedule are accurate and effective for the accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any question or require current rate and fee information on your accounts, please call the Credit Union.

