

## TRUTH-IN-SAVINGS DISCLOSURE

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.

### RATE SCHEDULE

Effective Date:

Maturity Date:

#### Certificate Account

Minimum Opening Deposit	\$1,000.00
Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Calendar Month

TERM	Dividend Rate	Annual Percentage Yield
	%	%
		Fixed
<input type="checkbox"/> 6 Month		
<input type="checkbox"/> 1 Year		
<input type="checkbox"/> 2 Year		
<input type="checkbox"/> 3 Year		
<input type="checkbox"/> 5 Year		

Additional Deposits:	Not Allowed
Withdrawals:	Allowed-Dividends Only
Renewable:	Not Automatic

## TRUTH-IN-SAVINGS 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 Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. Dividend Period.** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Certificate accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

**5. Accrual of Dividends.** For Certificate accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. Transaction Limitations.** After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.

**7. Maturity.** Your account will mature as indicated on this Truth-In-Savings Disclosure or on your Account Receipt or Renewal Notice.

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.

**Amount of Penalty.** For all Certificate accounts, the amount of the early withdrawal penalty for your accounts is 180 days dividends.

**How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

**Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

**Renewal Policy.** The renewal policy for your accounts is indicated on the reverse side. For all Certificate accounts, your account will not automatically renew, but you may renew the account at your option. The balance will be transferred to your Share (00) account.

**Nontransferable/Nonnegotiable.** Your account is 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.

### **Credit Union Membership**

- Membership Share: ..... \$ 5.00 par value



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

# TRUTH-IN-SAVINGS DISCLOSURE

Certificate  
Accounts

**STAR USA  
FEDERAL CREDIT UNION**  
One Cantley Drive  
Charleston, WV 25314

(800) 628-2120  
(304) 357-2319  
Fax (304) 357-2291