

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.

Last Dividend Declaration Date:

RATE SCHEDULE					
	<input type="checkbox"/> Share (00) Account	<input type="checkbox"/> Share Draft (10) Account	<input type="checkbox"/> Share Plus (40) Account	<input type="checkbox"/> Vacation Club (58) Account	<input type="checkbox"/> Christmas Club (60) Account
DIVIDENDS					
Dividend Rate/Annual Percentage Yield					
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$5.00	---	\$2500.00	\$10.00	\$10.00
Minimum Balance to Avoid a Service Fee	---	---	---	---	---
Minimum Balance to Earn the Stated APY	---	---	---	---	---
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS					
See Section 6 below.	Account transfer limitations apply.	---	Account withdrawal limitations apply.	Account withdrawal limitations apply.	Account withdrawal limitations apply.

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 all 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 which is set forth in the Rate Schedule.

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 all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

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 all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Share (00) accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be

subject to a fee or be closed. For Share (00) accounts, four (4) withdrawals per month are allowed after which a fee will be imposed. For a Vacation Club (58) Account, the entire balance is to be transferred to another account or withdrawn one (1) time per calendar year and the account will remain open. If you transfer to another account or withdraw any of the account balance more than one (1) time per calendar year, you may be charged a \$10.00 fee for each transfer or withdrawal. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For a Christmas Club (60) account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For Share Plus (40) accounts, a written thirty (30) day notice is required for withdrawals or a loss of 30 days dividends is incurred. For Share Draft (10) accounts, no account limitations apply.