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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:			Quarterly:			Annually:			
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	
Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	—
Non-Dividend Savings	—	—	—	—	—	—	—	—	—
Sub Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Daily Balance	—
IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Daily Balance	—
Club Savings	/	Annually	Annually	Annually (Calendar)	—	—	\$1.00	Daily Balance	Account withdrawal limitations apply.
Connect Savings Qualifications Met (See Section 2)	\$40,000.00 and below / \$40,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualification Not Met (See Section 2)	/								
Thrive Money Market	\$40,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater / /	Monthly	Monthly	Monthly (Calendar)	—	—	\$40,000.00	Daily Balance	—
Prosper Money Market	\$100.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater / /	Monthly	Monthly	Monthly (Calendar)	—	\$10,000.00	\$100.00	Daily Balance	—

Everyday Checking	—	—	—	—	—	—	—	—	—
Dividend Checking	\$1,500.00 to \$4,999.99 / \$5,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,500.00	Daily Balance	—
Connect Plus Checking Qualifications Met (See Section 3)	\$5,000.00 and below / \$5,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualification Not Met (See Section 3)	/								
HSA Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Daily Balance	—

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, Sub Savings, IRA Savings, Club Savings, Connect Savings, Thrive Money Market, Prosper Money Market, Dividend Checking, Connect Plus Checking and HSA Checking, the dividend rate and annual percentage yield may change at any time 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. Thrive Money Market, Prosper Money Market, and Dividend Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Connect Savings account is a tiered rate account. Please refer to section 2 for additional details about these accounts. The Connect Plus Checking account is a tiered rate account. Please refer to section 3 for additional details about these accounts.

2. CONNECT SAVINGS ACCOUNTS — For Connect Savings accounts, you may qualify for higher dividend rates and annual percentage yields if you have a Connect Plus Checking account and meet the applicable minimum qualification requirements for the monthly qualification period. If you meet the minimum qualification requirements

during the monthly qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$40,000.00 and below. The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is from \$40,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification period, the third dividend rate and annual percentage yield will apply to the entire balance in your account. Limit one Connect Savings account per account number.

3. CONNECT PLUS CHECKING ACCOUNTS — For Connect Plus Checking accounts, you may qualify for higher dividend rates and annual percentage yields if you meet the applicable minimum qualification requirements for the monthly qualification period. To meet the minimum qualification requirements, you must: a) receive eStatements, enrollment must be active on the last day of the monthly qualification period; b) conduct 15 debit card transactions that post and settle to your account; and c) receive one direct deposit/ACH credit (ACH distribution transfers from another Credit Union account, share, or loan do not count as a direct deposit/ACH credit). The monthly qualification period is defined as the 1st calendar day of the month through the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification period in order to qualify for the higher dividend rate and annual percentage yield. If you meet the minimum qualification requirements during the monthly qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate

Schedule will apply if your balance is \$5,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$5,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification period, the third dividend rate and annual percentage yield will apply to the entire balance in your account. Limit one Connect Plus Checking account per account number.

4. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

5. 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.

6. 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 Share Savings, Sub Savings, IRA Savings, Club Savings, Connect Savings, Thrive Money Market, Prosper Money Market, Dividend Checking, Connect Plus Checking and HSA Checking, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Club Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings 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 Prosper Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share Savings, Sub Savings, IRA Savings, Club Savings, Thrive Money Market, Prosper Money Market, Dividend Checking and HSA Checking, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

8. ACCOUNT LIMITATIONS — For Club Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after the payout date you select at account opening and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Club Savings account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Share Savings, Non-Dividend Savings, Sub Savings, IRA Savings, Connect Savings, Thrive Money Market, Prosper Money Market Everyday Checking, Dividend Checking, Connect Plus Checking and HSA Checking, no account limitations apply.

9. 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

10. 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

11. RATES — The rates provided in or with the Rate 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.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

