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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 09/09/2019

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	
Regular Savings	\$5.00 to \$9,999.99 0.05 / 0.05 \$10,000.00 to \$19,999.99 0.05 / 0.05 \$20,000.00 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Other Regular Savings	\$5.00 to \$9,999.99 0.05 / 0.05 \$10,000.00 to \$19,999.99 0.05 / 0.05 \$20,000.00 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	-
IRA Savings	\$5.00 to \$9,999.99 0.10 / 0.10 \$10,000.00 to \$19,999.99 0.10 / 0.10 \$20,000.00 or greater 0.25 / 0.25	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	-
Youth CU Savings	0.15 / 0.15	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1.00	Average Daily Balance	—
Non-Dividend Bearing Savings	—	—	—	—	\$5.00	—	—	—	-
Single HSA Checking	\$5.00 to \$9,999.99 0.01 / 0.01 \$10,000.00 to \$19,999.99 0.05 / 0.05 \$20,000.00 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	—



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Basic Checking	\$5.00 to \$9,999.99 0.01 / 0.01 \$10,000.00 to \$19,999.99 0.05 / 0.05 \$20,000.00 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Non-Dividend Bearing Checking	—	—	—	—	—	—	—	—	—
Family HSA Checking	\$5.00 to \$9,999.99 0.01 / 0.01 \$10,000.00 to \$19,999.99 0.05 / 0.05 \$20,000.00 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Kasasa Saver Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	\$100,000.00 and below 1.50 / 1.50 \$100,000.01 or greater 1.50 / to 0.80 0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Kasasa Cash Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	\$20,000.00 and below 3.00 / 3.00 \$20,000.01 or greater 3.00 / to 0.58 0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Kasasa Cash Back	—	—	—	—	—	—	—	—	—

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 Regular Savings, Other Regular Savings, IRA Savings, Youth CU Savings, Single HSA Checking, Basic Checking, and Family HSA Checking 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 that is set forth in the Rate Schedule. Regular Savings, Other Regular Savings, IRA Savings, Single HSA Checking, Basic Checking, and Family HSA 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. For tiered accounts, 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. Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. KASASA ACCOUNTS — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements during each monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 13 debit card purchases that post and settle your account with a

minimum of \$5.00 each, ATM use does not count toward rewards; b) have one ACH transaction (credit or debit) settle your account; c) receive only monthly Electronic statements and opt-out of paper statements. The monthly qualification cycle is defined as the period beginning on the last business day of the current month and ending on the day prior to the last business day of the following month. Transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. All Kasasa accounts are limited to one account per Social Security number.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to balances up to \$100,000.00. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$100,000.01 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 cycle for the Kasasa Cash or Kasasa Cash Back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply to balances up to \$20,000.00. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$20,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$25.00 in ATM fees assessed at domestic ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will

not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 2.50% cash back on up to \$500.00 (for a maximum of \$12.50 back) in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. In addition, we will refund up to \$25.00 in ATM fees assessed at domestic ATMs we do not own or operate. ATM refunds and cash back rewards will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and fees refunded will remain in your Kasasa Cash Back account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

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

4. 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.

5. 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.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Savings or Youth 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 Regular Savings, Other Regular Savings, IRA Savings, Youth CU Savings, Single HSA Checking, Basic Checking, and Family HSA Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

7. ACCOUNT LIMITATIONS — For Regular Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For all other accounts, no account limitations apply.

8. 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 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 Fee Schedule 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.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
	\$1.00 for Youth
Number of Shares Required	1
Membership Fee	\$2.00

10. RATES — The rates appearing with this 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.

11. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

