

TRUTH-IN-SAVINGS DISCLOSURE
MEMBERSHIP SHARE SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union's Board of Directors.

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$2,499.99 or less, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield (APY) of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$2,499.99, but less than \$5,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield (APY) of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was \$5,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield (APY) of _____ %.

Compounding and crediting - Dividends will be compounded every day. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31.

If you close your account before dividends are paid, you will receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is the purchase of a (par value of a share) share in the credit union.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:

The credit union reserves the right to require a member intending to make a withdrawal from any account (except a checking account) to give written notice of such intent not less than 7 days and up to 60 days before such withdrawal.

Par value of a share:

The par value of a share in this account is \$1.00.

Fees and charges:

Please refer to our separate Consumer Fee Schedule, hereby incorporated by reference, for additional information about charges.

Nature of Dividends:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.