

Last Dividend Declaration Date
Monthly: _____ Quarterly: _____

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 – SHARE ACCOUNTS

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	See Paragraph 6
<input type="checkbox"/> Share/Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Money Management	\$1,000.00 to \$19,999.99 / \$20,000.00 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)	—	—	\$1,000.00	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Share Club/ Holiday Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> IRA Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	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, Share Club/Holiday Club, IRA Share, and Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Management 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 set forth in the Rate Schedule. Money Management 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 rate 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.

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 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.

4. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Share/Savings, Money Management, and Share Club/Holiday Club accounts, 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 dividend period, you will not earn the stated annual percentage yield. 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.

6. ACCOUNT LIMITATIONS — For Money Management, you may make no more than six (6) 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 Share/Savings and Share Club/Holiday Club accounts, an excessive withdrawal fee will be imposed after a total of three (3) lobby and/or check withdrawals per month. For IRA Share and Checking accounts, no account limitations apply.

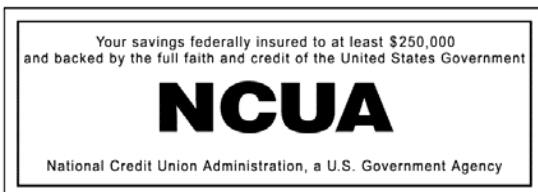
7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone 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.

8. 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

9. RATES — The rates and fees 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 and fee information on your accounts, please call the Credit Union.



SCHEDULE OF FEES AND CHARGES	
SHARE ACCOUNT FEES	
Share/Savings/Club Excessive Withdrawal	\$9.00/Withdrawal if more than 3 lobby and/or check withdrawals a month
Teller Check	\$2.00/Check
MONEY MANAGEMENT FEES	
NSF	\$30.00/Item (each submission/resubmission)
Excessive Withdrawal	\$30.00/Withdrawal (of any kind), if over 6 per month
CHECKING ACCOUNT FEES	
NSF and Check Privilege	\$30.00/Item (each submission/resubmission)
Stop Payment	\$30.00/Request
Check Printing	Prices may vary depending upon style
Copy of Check	\$3.00/Copy
Bill Pay Service	No Charge to pay bills
Collection	\$15.00
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation	\$20.00/Hour, \$10.00 minimum
Verification of Deposit	\$30.00/Item
Record Copies	\$1.00/Page
Deposit Item Return	\$30.00/Item
Deposit Item Return - 2 Party	\$15.00/Item
Statement Copy	\$4.00/Copy
Document Copy	\$1.00/Page
Levy, Lien, Garnishment Processing	\$50.00/Order
Inactive Accounts	\$10.00/Quarter after 1 year and account balance less than \$100.00, applies to member age 19 or older
Bad Address	\$5.00/Month

Mortgage Payoff	\$30.00/Request
Check Cashing	\$3.00/Item and account balance less than \$100.00, applies to member age 19 or older
Processing Non-Member Check	\$5.00/Item
Stop Payment	\$30.00/Request
Wire Transfer Incoming Outgoing	\$2.00/Wire \$15.00/Domestic Request
Foreign Collection Item: Canadian All Others	\$20.00 plus \$5.00 per item \$35.00 plus \$5.00 per item
ELECTRONIC FUND TRANSFERS FEES	
Replacement Card	\$10.00/Card
NSF and Check Privilege	\$30.00/Item
ATM Transaction: Argent FCU Owned VA Shared Service Center	No Charge No Charge
Nonproprietary and Shared Service Center ATMs Outside of VA: Withdrawals and Transfers Balance Inquiries	\$1.50/Transaction in excess of 4 per month* \$1.50/Inquiry*
ATM Surcharge – Foreign Cards Using Argent FCU ATM	\$2.50/Transaction
*There may be additional surcharges imposed by the Proprietary Financial Institution	
SAFE DEPOSIT BOX	
3" x 5" Box	\$35.00/Year
3" x 10" Box	\$50.00/Year
5" x 10" Box	\$80.00/Year
10" x 10" Box	\$110.00/Year
Replacement Key	\$100.00
Drill Charge	\$250.00