

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:									
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.									
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
Share/Savings	See Separate Rate and Fee Addendum	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	See Separate Rate and Fee Addendum	Daily Balance	Account withdrawal limitations apply.
Money Management		Monthly	Monthly	Monthly (Calendar)	—	—		Daily Balance	Account withdrawal limitations apply.
Share Club		Quarterly	Quarterly	Quarterly (Calendar)	—	—		Daily Balance	Account withdrawal limitations apply.
Vacation Club		Quarterly	Quarterly	Quarterly (Calendar)	—	—		Daily Balance	Account withdrawal limitations apply.
Holiday Club		Quarterly	Quarterly	Quarterly (Calendar)	—	—		Daily Balance	Account withdrawal limitations apply.
IRA Share		Quarterly	Quarterly	Quarterly (Calendar)	—	—		Daily Balance	—
Checking		Quarterly	Quarterly	Quarterly (Calendar)	—	—		Daily Balance	—
Premium 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, Vacation Club, Holiday Club, IRA Share, Checking, and Premium 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 disclosed on the Separate Rate and Fee Addendum are the prospective rates and

yields that the Credit Union anticipates paying for the applicable dividend period. 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 Separate Rate and Fee Addendum. 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 above. 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 Separate Rate and Fee Addendum. For Share/Savings, Money Management, Share Club, Vacation Club, and 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 above, 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 accounts, an excessive withdrawal fee will be imposed after a total of three (3) lobby and/or check withdrawals per month. For Vacation and Holiday Club accounts, can be opened at any time during the year. The account balances will automatically transfer to the primary share account during the year. Vacation accounts will automatically transfer on or about April 1 of each year and the Holiday accounts will transfer on or about October 1 and the account will remain open. You are allowed to make 1 free withdrawal per year from these share accounts, all withdrawals after this will be charged a fee. If you should request to close out these share accounts BEFORE the designated automatic transfer month then you will be charged an Early Closing fee. Please refer to the credit union's separate Schedule of Fees and Charges for current fee amounts. For IRA Share, Checking, and Premium 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.

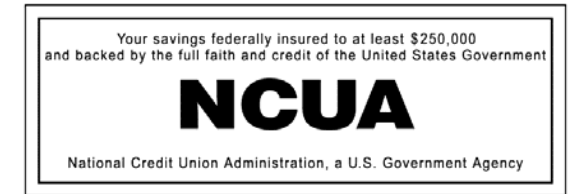
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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 Separate Rate and Fee Addendum are accurate as of the effective 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.

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



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