

TRUTH-IN-SAVINGS DISCLOSURE

| 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 |
| | 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 | |
| Membership Share | Quarterly | Quarterly | Quarterly (Calendar) | \$5.00 | — | \$100.00 | Daily Balance | — |
| Savings | Quarterly | Quarterly | Quarterly (Calendar) | — | — | \$100.00 | Daily Balance | — |
| High Yield Savings | Quarterly | Quarterly | Quarterly (Calendar) | \$10,000.00 | \$10,000.00 | \$10,000.00 | Daily Balance | — |
| IRA Share | Daily | Quarterly | Quarterly (Calendar) | \$100.00 | — | \$100.00 | Daily Balance | — |
| Classic Money Market | Daily | Monthly | Monthly (Calendar) | — | \$1,000.00 | \$1,000.00 | Daily Balance | Account transfer and withdrawal limitations apply. |
| Business Money Market | Daily | Monthly | Monthly (Calendar) | \$5,000.00 | \$5,000.00 | \$1,000.00 | Daily Balance | Account transfer and withdrawal limitations apply. |
| Amplified Checking | Daily | Monthly | Monthly (Calendar) | \$100.00 | — | — | Daily Balance | — |
| Checking | Quarterly | Quarterly | Quarterly (Calendar) | \$25.00 | \$500.00 | — | Daily Balance | — |
| Free Checking | — | — | — | \$25.00 | — | — | — | — |
| Business Checking | Daily | Monthly | Monthly (Calendar) | \$25.00 | \$5,000.00 | \$5,000.00 | 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 Membership Share, 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 Savings, Classic Money Market, Business Money Market, Amplified Checking, and Business Checking accounts, 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Membership Share, Savings, Classic Money Market, High Yield Savings, Business Money Market, Amplified Checking, and Business Checking accounts are tiered rate accounts. The balance ranges, corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the separate 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.

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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the

minimum required share(s) in a Membership Share 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 High Yield Savings, Classic Money Market, Business Money Market, Checking, and Business Checking 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 Fee Schedule. For Membership Share, Savings, High Yield Savings, Classic Money Market, and Business Money Market 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 any day during the dividend period, you will not earn the annual percentage yield stated in the Rate Schedule for those days. 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 Classic Money Market and Business Money Market 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 Membership Share, Savings, High Yield Savings, IRA Share, Amplified Checking, Checking, Free Checking, and Business 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 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.

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 are disclosed on a separate Rate Schedule given out with this Truth-in-Savings Disclosure and are accurate as of the effective date indicated on the separate Rate Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

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

