

# ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

## SPECIFIC TERMS APPLICABLE TO YOUR PRIMARY SHARE ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$5.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

## SPECIFIC TERMS APPLICABLE TO YOUR SECONDARY SHARE ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$10.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

## SPECIFIC TERMS APPLICABLE TO YOUR CHRISTMAS CLUB SHARE ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$10.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** Once Your Account is established, You may make a withdrawal from Your Account on the first business day of November of each year. If You do not make such withdrawal, then the entire balance then on deposit will be transferred to Your Share Draft Account (or if You do not have a Share Draft Account, the funds will be transferred to Your Primary Share Account). If You exceed this limitation, Your Account may be subject to closure by the Credit Union.

## SPECIFIC TERMS APPLICABLE TO YOUR COLLEGE SAVINGS SHARE ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$100.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

## SPECIFIC TERMS APPLICABLE TO YOUR IRA ACCUMULATION SHARE ACCOUNT

**Fixed Rate Information.** This Account is subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open an Account is \$25.00. You must maintain a daily balance at least equal to \$100.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** Individual Retirement Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

## SPECIFIC TERMS APPLICABLE TO YOUR COVERDELL EDUCATION SAVINGS SHARE ACCOUNT

**Fixed Rate Information.** This Account is subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open an Account is \$100.00. You must maintain a daily balance at least equal to \$100.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** Coverdell Education Savings Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your Agreement or Your tax advisor for additional information.

## SPECIFIC TERMS APPLICABLE TO YOUR YOU NAME IT SHARE ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$10.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** Once You establish Your Account, a withdrawal must be equal to Your entire Account balance.

## SPECIFIC TERMS APPLICABLE TO YOUR SUMMER SAFEGUARD SHARE ACCOUNT

**Variable Rate Information.** This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** No minimum balance requirements apply to this Account.

**Transaction Limitations.** Once You establish Your Account, each month's aggregate deposit may not exceed \$2,000.00, and may only be made through direct deposit, payroll deduction, or automatic share-account-to-share-account transfer. Withdrawals are not permitted during the period of September 1st – May 31st, and the total number of withdrawals may not exceed two per year. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

**Additional Information.** On the first business day in July of each year the entire balance then on deposit will be transferred to Your Primary Share Account.

## SPECIFIC TERMS APPLICABLE TO YOUR PREMIUM MONEY MARKET ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$100.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

## ACCOUNT DISCLOSURES (continued)

### SPECIFIC TERMS APPLICABLE TO YOUR MINOR CHECKING ACCOUNT

**Dividend Information.** No dividends are paid on this Account.

**Minimum Balance Requirements.** No minimum balance requirements apply to this Account.

**Transaction Limitations.** Once Your Account is established, no withdrawal can exceed \$300.00 and You may not use a check in order to make a withdrawal.

**Additional Information.** Upon reaching Your 18th birthday, the entire balance then on deposit will be transferred to a College Checking or College Savings Share Account, or Interest Checking Account, subject to Your instructions.

### SPECIFIC TERMS APPLICABLE TO YOUR SHARE DRAFT ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$25.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** No transaction limitations apply to this Account.

### SPECIFIC TERMS APPLICABLE TO YOUR ADVANTAGE CHECKING ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$25.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** No transaction limitations apply to this Account.

### SPECIFIC TERMS APPLICABLE TO YOUR COLLEGE CHECKING ACCOUNT

**Tiered Variable Rate Information.** This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$25.00. You must maintain a daily balance at least equal to \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield.

**Transaction Limitations.** No transaction limitations apply to this Account.

### SPECIFIC TERMS APPLICABLE TO YOUR DIRECT CHECKING ACCOUNT

**Dividend Information.** No dividends are paid on this Account.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$100.00, payable in the form of cash or a payroll check drawn on an institution that is approved by Us.

**Transaction Limitations.** Deposits may only be made via direct deposit and in-person to one of Our employees at Our branch locations. No other transaction limitations apply to this Account.

**Additional Information.** In order to establish Your Account, You must consent to receive Your statements electronically pursuant to the separate consent agreement. In order to keep Your Account open, You must: (a) continue to receive Your statements electronically; (b) establish direct deposit within the initial 45-day period following the date Your Account is established; and (c) at least one such direct deposit must be credited to Your Account during each 45-day period. If You have maintained Your Account in good standing for a period of at least 12 consecutive months, You may contact a member service representative to request that Your Account be converted to a standard Share Draft Account, subject to the terms and conditions of such Account.

### GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

**Member in Good Standing.** The Account services described in these Agreements And Disclosures are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a delinquent loan.
- a primary Share Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected credit union fees.
- a negative balance on an Account.

**Minimum Balance Requirements.** To be a member and maintain Accounts with Us You must purchase 1 share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your primary Share Account drops below 1 share (\$5.00), at any time, We may, at Our option, close Your Account.

**Nonsufficient Funds Returns.** Any share draft or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

**Overdraft Balance Calculation.** When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

**Additional Transaction Limitations.** For all Accounts (except share draft and Christmas Club Accounts), during any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

For all Accounts (except share draft Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to sixty days before any such withdrawal.

**Variable Rate Information.** For all dividend-bearing accounts, the dividend rate and APY may change each dividend period based on the determination of the Credit Union's Board of Directors.

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

**Compounding and Crediting.** For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum

**ACCOUNT DISCLOSURES (continued)**

balance requirement for Your Account. For all dividend-bearing Accounts, the dividend period, compounding and crediting frequency are disclosed in the following table:

<b>Account Type</b>	<b>Dividend Period</b>	<b>Compounding Frequency</b>	<b>Crediting Frequency</b>
Primary Share	Quarterly	Quarterly	Quarterly
Secondary Share	Quarterly	Quarterly	Quarterly
Christmas Club	Quarterly	Quarterly	Quarterly
College Savings Share	Quarterly	Quarterly	Quarterly
IRA Accumulation Share	Quarterly	Quarterly	Quarterly
Coverdell Education Savings Share	Quarterly	Quarterly	Quarterly
You Name It Share	Quarterly	Quarterly	Quarterly
Summer Safeguard Share	Quarterly	Quarterly	Quarterly
Premium Money Market	Monthly	Monthly	Monthly

<b>Account Type</b>	<b>Dividend Period</b>	<b>Compounding Frequency</b>	<b>Crediting Frequency</b>
Share Draft	Monthly	Monthly	Monthly
Advantage Checking	Monthly	Monthly	Monthly
College Checking	Monthly	Monthly	Monthly

**Balance Computation Method.** For all dividend-bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

**Accrual on Noncash Deposits.** For all dividend-bearing Accounts, dividends will begin to accrue on the business day that You place noncash items (e.g. checks) into Your Account.

**Fees and Charges.** Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements and Disclosures.

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