

FEES & CHARGES

“The Rate and Fee Schedule for all Accounts sets forth certain conditions, rates, fees and charges applicable to your accounts at the as of 0/0/00. That schedule is incorporated as part of this disclosure.”

FEES APPLICABLE TO ALL ACCOUNTS (EXCEPT CERTIFICATES):

Returned item fee	\$0.00 per item
Account reconciliation fee	\$0.00 per hour
Statement copies fee	\$0.00 per statement
Wire transfer fee	\$0.00 per transfer
ATM transaction fee	\$0.00 per transaction

SHARE DRAFT ACCOUNT FEES:

Monthly service fee	\$0.00 per month
Drafts returned insufficient funds fee	\$0.00 per draft
Stop payment order fee	\$0.00 per order
Draft copy fee	\$0.00 per copy
Draft/Check printing fee	Varies depending on the style of check ordered.

IRA SAVINGS ACCOUNT

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

COMPOUNDING AND CREDITING

Dividends will be compounded quarterly and will be credited quarterly.

For this account type, the dividend period is quarterly (frequency), for example, the beginning date of the first dividend period of the calendar year is 0/0/00 and the ending date of such dividend period is 0/0/00. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 0/0/00.

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

ACCOUNT RESTRICTIONS AND FEATURES

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

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.

MINIMUM BALANCE REQUIREMENTS

The minimum required to open this account is the purchase of a \$0.00 par value share in the credit union.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

CASH MANAGEMENT FUND ACCOUNT

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

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and will be credited monthly.

For this account type, the dividend period is monthly (frequency), for example, the beginning date of the first dividend period of the calendar year is 0/0/00 and the ending date of such dividend period is 0/0/00. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 0/0/00.

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

ACCOUNT RESTRICTIONS AND FEATURES

The minimum amount you may withdraw is \$000.00.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be closed.

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

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.

MINIMUM BALANCE REQUIREMENTS

The minimum required to open this account is the purchase of a \$000.00 par value share in the credit union.

The minimum balance required to open this account is \$000.00.

You must maintain a minimum daily balance of \$000.00 in your account each day to obtain the disclosed annual percentage yield.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

TRUTH IN SAVINGS

IMPORTANT MEMBER INFORMATION

Credit Union Name

Address

City

Phone

Credit Union Name

The Truth in Savings Act (T-I-S) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing the act which applies to ALL credit unions.

The purpose of T-I-S is to promote and simplify comparisons among accounts at all financial institutions. T-I-S enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of **Name of Credit Union** to maintain compliance with this federal law pertaining to full disclosure regarding the terms and conditions of all savings programs.

The following disclosure information illustrates the various savings alternatives available at **Name of Credit Union**.

The Rate Information and Fees and Charges Schedule sets forth certain conditions, rates, fees and charges applicable to your accounts at the **Name of Credit Union** as of 0/0/00. That schedule is incorporated as part of this disclosure.

If you have questions regarding any of the accounts offered at **Name of Credit Union**, please let a credit union representative assist you.

SHARE/SAVINGS ACCOUNT

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

COMPOUNDING AND CREDITING

Dividends will be compounded quarterly and will be credited quarterly.

For this account type, the dividend period is **quarterly (frequency)**, for example, the beginning date of the first dividend period of the calendar year is 0/0/00 and the ending date of such dividend period is 0/0/00. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 0/0/00.

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

ACCOUNT RESTRICTIONS AND FEATURES

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

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.

MINIMUM BALANCE REQUIREMENTS

The minimum required to open this account is the purchase of a **\$0.00** par value share in the credit union.

You must maintain a minimum daily balance of **\$0.00** in your account each day to obtain the disclosed annual percentage yield.

Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

DRAFT ACCOUNT

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

COMPOUNDING AND CREDITING

Dividends will be compounded quarterly and will be credited quarterly.

For this account type, the dividend period is quarterly (frequency), for example, the beginning date of the first dividend period of the calendar year is 0/0/00 and the ending date of such dividend period is 0/0/00. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 0/0/00.

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

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.

MINIMUM BALANCE REQUIREMENTS

The minimum required to open this account is the purchase of a **\$0.00** par value share in the credit union.

You must maintain a minimum daily balance of **\$0.00** in your account to avoid a service fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of **\$0.00** for that month.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

SAVINGS CLUB ACCOUNT

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

COMPOUNDING AND CREDITING

Dividends will be compounded quarterly and will be credited quarterly.

For this account type, the dividend period is quarterly (frequency), for example, the beginning date of the first dividend period of the calendar year is 0/0/00 and the ending date of such dividend period is 0/0/00. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 0/0/00.

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

ACCOUNT RESTRICTIONS AND FEATURES

The minimum amount you may withdraw is balance.

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

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.

MINIMUM BALANCE REQUIREMENTS

The minimum required to open this account is the purchase of a **\$0.00** par value share in the credit union.

The minimum balance required to open this account is **\$0.00**.

You must maintain a minimum daily balance of **\$0.00** in your account each day to obtain the disclosed annual percentage yield.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

TRUTH IN SAVINGS RATE AND FEE SCHEDULE

RATE INFORMATION

SHARE/SAVINGS ACCOUNT

As of the last dividend declaration date, the dividend rate was **0.0%** with an annual percentage yield (APY) of **0.0%** on your account. The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our board of directors.

DRAFT/CHECKING ACCOUNT

As of 0/0/00, the dividend rate was **0.0%** with an annual percentage yield (APY) of **0.0%** on your account. The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our board of directors.

SAVINGS CLUB ACCOUNT

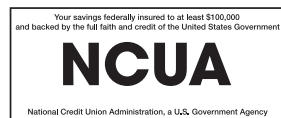
As of the last dividend declaration date, the dividend rate was **0.0%** with an annual percentage yield (APY) of **0.0%** on your account. The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our board of directors.

IRA SAVINGS ACCOUNT

As of 0/0/00, the dividend rate was **0.0%** with an annual percentage yield (APY) of **0.0%** on your account. The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our board of directors.

CASH MANAGEMENT FUND ACCOUNT

The prospective dividend rate on your account is **0.0%** with an anticipated annual percentage yield (APY) of **0.0%** for the current dividend period. The dividend rate and annual percentage yield (APY) on this account may change every month based on Federal Funds Rate.



Savings at **Name of Credit Union** are federally insured up to \$100,000 by the National Credit Union Administration, a U.S. Government agency.