

**Truth-In-Savings Account Disclosure**

Except as specially described, the following disclosures apply to all of the accounts.

1. **Rate Information:** The Dividend Rate Annual Percentage Yield on your accounts are described on the Rate and Fee Disclosure. 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. The Dividend Rate and Annual Percentage Yield may change weekly on the Primary Share Savings, Miscellaneous Savings, Christmas Club, IRA Savings, IRA Money Market Savings, HSA, Advantage Checking, Elite Rewards Checking, Money Market Savings, and Money Market Checking accounts as determined by the Credit Union’s Board of Directors. The Money Market Savings and Money Market Checking accounts are tiered accounts. If your Money Market Savings or Money Market Checking account meets the minimum balance to earn the stated Annual Percentage Yield, the Tier Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: Tier 1 – $2,500.00-$24,999.99; Tier 2 – $25,000.00-$49,999.99; Tier 3 – $50,000.00-$99,999.99; Tier 4 – $100,000.00 and greater. Once a particular balance range is met for your Money Market Savings and Money Market Checking accounts, 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. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
3. **Compounding and Crediting:** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is disclosed. 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:** Dividends will begin to accrue on cash and non-cash deposits ( e.g. checks) on the business day you make the deposit to your account. Dividends on weekend and holiday deposits will begin to accrue on the next business day. Except on the Money Market Savings account, accrued dividends will not be paid on accounts closed before the end of the Dividend Period.
5. **Balance information:** The minimum balance required to open each account is disclosed in the Rate and Fee Disclosure. For accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
6. **Account Limitations:** The account limitations for each account are described in the Rate and Fee Disclosure and Fee Schedule. If you exceed these limitations, your account may be subject to a fee or be closed. Only six (6) check withdrawals per month may be made from the Money Market Checking. There are no withdrawal limitations on the Money Market Checking account when withdrawals are made in person.

 *The rates appearing in the Rate and Fee Disclosure are accurate and effective for deposit accounts as of the date indicated. If you have any questions or require current rate information on your accounts, please contact the Credit Union at (419) 783-6500.*