

## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE:** Refer to Credit Union Rate Schedule

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
	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	
<input type="checkbox"/> Regular Savings <input type="checkbox"/> Eagle Advantage Savings (55 years or older)	Refer to Credit Union Rate Schedule	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	—
<input type="checkbox"/> Junior (9 years or younger) <input type="checkbox"/> Financial Youth Group (ages 10-13) <input type="checkbox"/> Young Adult Financial (ages 14-21)	Refer to Credit Union Rate Schedule	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>Accelerate It Savings</b> (22 years or older)	Refer to Credit Union Rate Schedule	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account limitations apply

### 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 savings 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 Regular Savings, Eagle Advantage Savings, Junior, Financial Youth Group, and Young Adult Financial accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For the Accelerate It Savings account, 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Accelerate It Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range

**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 shares in a Regular Savings or Accelerate It Savings 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 Regular

Savings, Eagle Advantage Savings, Junior, Financial Youth Group, Young Adult Financial, and Accelerate It Savings accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — One (1) Accelerate It Savings account is allowed per Social Security Number or Taxpayer Identification Number. For Accelerate It Savings accounts, you must have an open checking account located under the same membership number as the Accelerate It Savings account. If your checking account is closed for any reason, your Accelerate It Savings account will covert to a Regular Savings account. For Regular Savings, Eagle Advantage Savings, Junior, Financial Youth Group, and Young Adult Financial accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, and one-time debit card transaction (if member has consented to overdraft protection plan for 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 Service Charge and Fee Schedule for current fee information.

For one-time debit card transactions, you must consent to the Credit Union's overdraft transfer 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 Service Charge and Fee Schedule.

For a detailed explanation of how the Credit Union assesses fees for overdrafts and returned items, please refer to the "Overdraft Policy" section of your Membership and Account Agreement.

**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 provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**10. FEES** — See separate Service Charge and Fee Schedule for a listing of fees and charges applicable to your account(s).

