

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate Accounts <input type="checkbox"/> IRA Certificate Accounts			Fixed	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
6 Month	1.24%	1.25%								
1 Year	2.03%	2.05%								
2 Year	2.28%	2.30%								
3 Year	2.37%	2.40%								
4 Year	2.47%	2.50%								
5 Year	2.81%	2.85%								
<input type="checkbox"/> Basic with Relationship			Fixed	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
36 Month	2.47%	2.50%								
48 Month	2.57%	2.60%								
60 Month	2.90%	2.95%								
<input type="checkbox"/> Certificate Accounts - Special Promotions			Fixed		Monthly	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Not Automatic

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 all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Dividend Period. For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is \$1.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends credited to your account may be made without penalty.

7. Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends
Terms of longer than 12 months	180 days' dividends