

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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

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	See Section 6
Share Savings Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	\$5.00	\$100.00	Daily Balance	Account transfer limitations apply.
Christmas Club Accounts	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club Accounts	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
IRA Passbook Accounts	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
Share Draft Accounts	/	Monthly	Monthly	Monthly (calendar)	—	\$300.00	—	Daily Balance	Account transfer 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 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 Share Savings, Christmas Club, Vacation Club and Share Draft accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Passbook IRA accounts, the Dividend Rate and Annual Percentage Yield may change on the last day of each calendar quarter to reflect any change in the 13-week Treasury Bill Investment Rate. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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

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 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, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Share Savings, there is a minimum Daily Balance required to avoid a service fee for the statement period. If the minimum daily balance is not met during each day of the

statement period, there will be a service fee as stated in the Fee Schedule. For Share Draft accounts, there is a minimum balance required to avoid a service fee during the statement period. In order to avoid a service fee, you must maintain a minimum Daily Balance of \$300 in your Share Draft account during each day of the statement period or utilize direct deposit services. If you do not meet one of these minimum requirements, you will be charged a fee as disclosed in the Fee Schedule.

For Share Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Share Savings and Vacation Club accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card

or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Passbook accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, the entire balance will be paid to you by check on or after October 1st and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club accounts, you may close it. If you close your account, you will be charged a fee of all accrued, uncredited dividends. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Draft accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), debit card point of purchase, 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 Funds Availability Policy 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 Fee Schedule for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection 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 Schedule of Fees and Charges.



FEE SCHEDULE

Share Savings Account Fees

- Service.....\$ 5.00/Month
If minimum daily balance is not met

Share Draft Accounts Fees

- Service.....\$ 3.00/Month
If \$300.00 minimum daily balance is not met and no direct deposit
- Overdraft.....\$ 1.00/Item
- NSF\$ 25.00/Item
- Returned Item.....\$ 25.00/Item
- Stop Payment.....\$ 20.00/Request
- Share Draft Printing.....Prices may vary depending upon style

Other Service Fees

- Items Sent For Collection\$ 25.00/Item
- Wire Transfer (Incoming).....\$ 12.00/Transfer
- Wire Transfer (Outgoing).....\$ 25.00/Transfer
- Western Union.....\$ 40.00/Transfer
- Money Order.....\$ 1.00/Money Order
- VISA Gift Card.....\$ 2.50/Card
- CU Travel Money Card.....\$ 5.00/Card
- Account Reconciliation\$ 15.00/Hour
\$ 15.00 minimum charge
- Account Research\$ 15.00/Hour
\$ 15.00 minimum charge
- Statement Copy.....\$ 1.00/Copy
- Deposited Item Return\$ 15.00/Item
- Dormant Account.....\$ 2.00/Month
Charged after one (1) year and account balance is less than \$100.00
- Automatic Transfer.....\$ 1.00/Transfer
- Photocopy.....\$ 2.00/Copy
- International Wire\$ 45.00/Wire
- IRA Administration.....\$ 20.00/Year

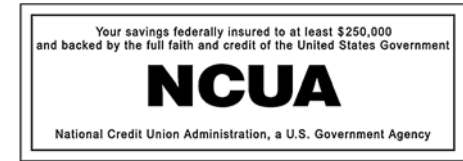
EFT Fees

- ATM Transaction\$ 1.00/Each ATM Transaction at ATMs not owned by the credit union
- Charge for Withdrawals in excess of Free Withdrawals\$ 1.00/Transaction
- Card Replacement.....\$ 5.00
- ACH Overdraft.....\$ 1.00
- Debit Card Overdraft\$ 1.00

Share Value

- Par Value of One Share\$ 5.00

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



AMERICA'S
CREDIT UNIONS™