

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

The Credit Union offers a variety of term share certificate account options. Specific information relating to your individual account is shown above. The information below is of general nature and also pertains to your investment.

Ownership: If your term share certificate is opened in the names of two or more persons, it is a joint ownership account with full rights of survivorship. Any of the joint owners may obtain withdrawals from the account at or prior to maturity. This certificate may not be pledged, transferred, or assigned to any party other than the Credit Union (12 CFR, Part 204)

Dividend Rate Information: The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors. The dividend rate on your account can be found above or in our rate schedule. You will be paid this rate until your initial certificate matures.

Dividends are based on the Credit Union's available earnings at the end of a dividend period and, by Federal Regulations, cannot be guaranteed.

Average Balance Computation Method: Dividends are computed on the average daily balance, which is calculated by adding the balance in the account each day of the quarter and dividing that by the number of days in the quarter.

Compounding and Crediting: Dividends will be compounded quarterly and will be credited to your account quarterly. Dividends will be earned daily for

each day on which the account balance equals or exceeds the minimum daily balance requirements for this account. Dividends paid directly to the certificate will be credited every quarter. Alternatively, you may choose to have dividends paid to another account or a check mailed to you every month

rather than credited to this certificate quarterly.

You elect to have your dividends credited in the following manner:

Dividend Period: For this account type, the dividend period is quarterly. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements: The minimum balance required to open this term share certificate is disclosed above. You must maintain at least \$5.00 in your regular share account.

Early Withdrawal Penalties: A penalty may be imposed for withdrawals before maturity. Penalties will apply whether or not the dividend has been earned. If the account has not earned enough dividends to cover the penalty, the penalty amount will be deducted from the principal balance. Penalties do not apply if the withdrawal is made following the death of any joint owner. There may be certain circumstances, such as death or incompetence of

owner, where we may waive or reduce this penalty.

Term Early Withdrawal Penalty

Saver CD 30 days loss of dividends

Investor, Jumbo, Special CD 90 days loss of dividends

Withdrawal of dividends prior to maturity: The annual percentage yield (APY) is based on an assumption that dividends and principal will remain in the term share certificate account until maturity. A withdrawal will reduce earnings and incur a penalty as described above.

Transaction Limitations: Except as otherwise stated in this Disclosure, or in any applicable federal or state law or regulation, there are no transaction limitations on this account.

Renewal Policy: This account will automatically renew on the maturity date. Each renewal term will be the same as the original one, beginning on the maturity date (unless we notify you in writing, before a maturity date, of a different term). On the maturity date, the dividend rate you receive will be the same as those rates the Credit Union offers on new term share certificates which have the same term, minimum balance and other features of your original term share certificate.

There is a ten (10) calendar day grace period for withdrawals from this term share certificate after it matures. If this term share certificate is presented for payment on its maturity date or within ten (10) calendar days thereafter, no penalty shall be imposed but no interest shall be earned after the maturity date.

NON-NEGOTIABLE / NON-TRANSFERABLE AS DEFINED IN REGULATION D

This original / renewal certificate is subject to the terms and conditions of the Membership and Account Agreement and Truth in Savings Disclosure which

is incorporated by reference. The law prohibits payment of dividends in excess of available earnings.