

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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	
Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Educational IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Plus Checking	—	—	—	—	\$50.00	\$4,000.00	—	—	—
Money Market Checking	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Kasasa Saver Qualifications Met (See Section 2)	\$25,000.00 or below /	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Qualifications Not Met (See Section 2)	\$25,000.01 or greater /								
	/								



Kasasa Cash Checking Qualifications Met (See Section 2)	\$10,000.00 or below / \$10,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	/								
Kasasa Cashback Checking	—	—	—	—	\$50.00	—	—	—	—
4U Checking Account	—	—	—	—	\$50.00	—	—	—	—

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 Savings, Special Savings, Christmas Club, Vacation Club, Money Market Savings, Traditional IRA Savings, Roth IRA Savings, Educational IRA Savings, Money Market Checking, Kasasa Saver and Kasasa Cash Checking accounts, 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. Kasasa Saver and Kasasa Cash Checking accounts are tiered rate accounts. Please refer to section 2 for additional details about this account.

2. KASASA ACCOUNTS — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) for Kasasa Cashback Checking accounts, make 1 direct deposit to your account and for Kasasa Cash Checking accounts, make 1 direct deposit or authorize 1 ACH debit from your account; 2) be enrolled to receive statements electronically; 3) make 10 or more point of sale transactions of \$5.00 or more using your MasterCard Debit Card that post and settle to your account; 4) access Online Banking at least one time per month. The monthly qualification cycle is defined as a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Account transactions may take one or more business days from

the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfer between accounts, debit card signature based purchased less than \$5.00, and debit card purchases processed by merchants and received by our [credit union] as ATM transactions. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. There is a limit of one Kasasa Saver, Kasasa Cash Checking account and Kasasa Cashback Checking account per social security number/individual taxpayer identification number.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash Checking or Kasasa Cash Back Checking account. If you meet the minimum qualification requirements for your Kasasa Cash Checking or Kasasa Cash Back Checking account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to balance from \$25,000.00 or less. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash Checking or Kasasa Cash Back Checking account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash Checking. For Kasasa Cash Checking accounts, we will refund up to \$25.00 in ATM fees assessed at nationwide ATMs we do not own or operate. All rewards and dividends will be posted and available for

use on the first business day of the new statement cycle month. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. You will not be reimbursed for any accrued but unreimbursed ATM fees at the time you close your account. Kasasa Cash Checking 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 if you meet the minimum qualification requirements. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yields as listed in the rate schedule will apply to the entire balance in your account and ATM fees will not be refunded to you. A Monthly Direct Deposit/ACH credit is a condition of this account. Failure to establish a direct deposit/ACH credit within 60 days of account opening will result in the checking account type being changed from Kasasa CashBack Checking account to Plus Checking. Our decision to change the type of checking account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to the change or as a result of the change. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account on the second day of the new qualification cycle; in that event, dividends will not compound in the Kasasa Cash Checking account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking account.

Kasasa Cashback Checking. For Kasasa Cash Back Checking accounts, you will receive 2.50% cash back on

signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during monthly qualification cycle. A maximum of \$10.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$25.00 in ATM fees assessed at nationwide ATMs we do not own or operate. All rewards and dividends will be posted and available for use on the first business day of the new statement cycle month. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. You will not be reimbursed for any accrued but unreimbursed ATM fees at the time you close your account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. A Monthly Direct Deposit/ACH credit is a condition of this account. Failure to establish a direct deposit/ACH credit within 60 days of account opening will result in the checking account type being changed from Kasasa CashBack Checking account to Plus Checking. Our decision to change the type of checking account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to the change or as a result of the change. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back Checking account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account on the second day of the new qualification cycle. If you do not have a Kasasa Saver account, cash back earned and fees refunded will remain in your Kasasa Cash Back Checking account.

3. 4U CHECKING ACCOUNTS — For 4U Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualifications for the monthly qualification cycle. To meet the minimum qualification requirements you must make 1 direct deposit monthly or authorize 1 ACH credit to your account. The monthly qualification cycle is defined as a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Failure to establish a direct deposit/ACH credit within 60 days of account opening will result in the checking account type being changed to a Plus Checking account. Our decision to change the type of checking account will not affect your existing obligations to us including any obligation to

pay fees or charges incurred prior to the change or as a result of the change. When you meet the minimum month qualifications you will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchased made with your MasterCard Debit Card that post and settle during the monthly qualification cycle. Rewards will be credited to your account on the first business day of the new statement month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfer between accounts, debit card signature based purchased less than \$5.00, and debit card purchases processed by merchants and received by our [credit union] as ATM transactions. When the minimum qualification requirements are not met, iTunes, Amazon.com, and Google Play purchases are not refunded. Limit one 4U Checking account per social security/individual taxpayer identification number. There is a recurring monthly service charge as disclosed in the Fee Schedule.

4. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

5. 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.

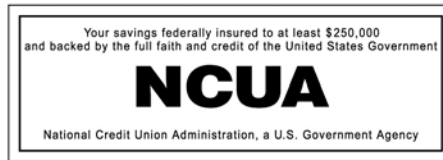
6. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Kasasa Cash Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 Savings, Plus Checking, and Kasasa Saver accounts, there is a minimum average daily balance required to avoid a service fee for the statement period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Plus Checking accounts, you may avoid a fee by earning credits during the dividend period that will be applied towards the monthly service fee. Credits can be earned as follows: 1) \$0.25 for each POS transaction of \$5.00 or more that post and settle your account using your MasterCard Debit Card; 2) \$1.00 for enrolling and receiving your statements electronically; 3) \$1.00 for direct deposit/ACH credit to the account. The Sum total of credits earned can never exceed the amount of the monthly service fee and credits will not carry forward into successive dividend periods. For Savings, Special Savings, Christmas Club, Vacation Club, Money Market Savings, and Money Market Checking 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.

8. ACCOUNT LIMITATIONS — For Savings, Special Savings, Christmas Club, Traditional IRA Savings, Roth IRA Savings, Educational IRA Savings, and Kasasa Saver 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Vacation Club accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Money Market Savings and Money Market Checking accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, your

account may be closed and/or you will be charged a fee as disclosed in the Fee Schedule. For Plus Checking, Kasasa Cash Checking, Kasasa Cashback Checking, and 4U Checking Account accounts, no account limitations apply.



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

For ATM and one-time debit card 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.

10. 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

11. RATES — The rates appearing with this 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.

12. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).