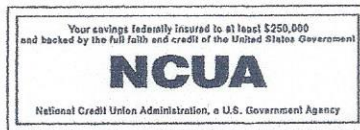


# Truth-in-Savings Disclosure

| FEE SCHEDULE                                   |  |
|--|--|
| <b>CHRISTMAS CLUB ACCOUNT FEES</b>             |  |
| Account Withdrawal                             | \$5.00/Withdrawal  |
| <b>BASIC CHECKING ACCOUNT FEES</b>             |  |
| Service Fee                                    | \$10.00/Month if minimum balance is not met  |
| <b>VIP CHECKING ACCOUNT FEES</b>               |  |
| Service Fee                                    | \$5.00/Month if minimum balance is not met   |
| <b>PREFERRED 55/PLUS CHECKING ACCOUNT FEES</b> |  |
| Service Fee                                    | No charge, prices may vary depending upon style                                      |
| <b>SECOND CHANCE CHECKING ACCOUNT FEES</b>     |  |
| Service Fee                                    | \$10.00/Month if minimum balance is not met  |
| <b>REGULAR SHARE ACCOUNT FEES</b>              |  |
| Excessive Withdrawal                           | \$7.50/Withdrawal after 3 withdrawals per quarter, not applicable to retired members |
| <b>CHECKING ACCOUNT FEES</b>                   |  |
| Overdraft                                      | \$2.00/Transfer<br>Returned fee is charged after 6 transfers per month.              |
| NSF  | \$25.00/Item   |
| Returned Item                                  | \$25.00/Item   |
| Stop Payment                                   | \$25.00/Request  |
| Temporary Check                                | \$2.00/Box of 10   |
| Invalid Micr Line Processing                   | \$1.00/Check   |
| <b>VACATION CLUB ACCOUNT FEES</b>              |  |
| Excessive Withdrawal                           | \$5.00 after 2 withdrawals per calendar year   |
| <b>OTHER SERVICE FEES</b>                      |  |
| Items Sent for Collection                      | \$20.00/Item   |
| Wire Transfer - Outgoing                       | \$20.00/Transfer   |
| Western Union                                  | \$20.00/Transfer   |
| Teller's Check:                                |  |
| Member   | \$1.00/Check   |
| Nonmember                                      | \$5.00/Check   |
| Travelers Check                                | \$1.00/\$100.00  |
| Travelers Check for Two                        | \$1.50/\$100.00  |
| Gift Travelers Cheques                         | \$2.50/\$100.00  |
| Account Reconciliation                         | \$20.00/Hour, \$20.00 minimum charge   |
| Account Research                               | \$20.00/Hour, \$20.00 minimum charge   |

| OTHER SERVICE FEES (continued)     |   |
|------------------------------------|---|
| Statement Copy                     | \$2.00/Copy   |
| Account Activity Printout          | \$2.00/Printout   |
| Deposited Item Return              | \$25.00/Item  |
| Legal Process                      | \$25.00/Item  |
| Account Closure                    | \$10.00 if account is closed within 90 days   |
| Automatic Transfer                 | \$2.00/Transfer   |
| Money Order:                       |   |
| Member                             | \$0.50/Money Order  |
| Nonmember                          | \$0.75/Money Order  |
| Dormant/Escheat                    | \$25.00/Account, prior to turning over to state   |
| Account Reinstatement              | \$5.00/Account, management approval required if account closed due to abuse of privileges |
| Copy of Paid Checks                | \$4.00/Check  |
| Telephone Transfer/Balance Inquiry | \$2.00/Occurrence   |
| Returned Mail/Incorrect Address    | \$2.00/Occurrence   |
| Check Cashing                      | \$3.00/Check  |
| Credit Card Payment                | \$2.00/Payment  |
| <b>EFT FEES</b>                    |   |
| ATM Withdrawal                     | \$1.50/Transaction  |
| Other ATM Withdrawal               | ATM Fees may be charged per transaction at ATMs owned by other financial institutions     |
| Card Replacement                   | \$5.00/Occurrence   |
| PIN Reissue                        | \$1.00/Issue  |
| ATM:                               |   |
| Overdraft                          | \$2.00/Transfer   |
| Denial                             | \$1.00/Transfer   |
| POS                                | \$1.00/Transaction  |
| Balance Inquiry                    | \$1.00/Inquiry  |
| NSF                                | \$25.00/Item  |
| Debit Card:                        |   |
| Overdraft                          | \$2.00/Transfer   |
| NSF                                | \$25.00/Item  |
| Copy of Transaction                | \$6.00/Transaction  |
| ACH:                               |   |
| Stop Payment                       | \$25.00/Item  |
| Origination                        | \$3.00/Item   |



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| SHARE VALUE/MEMBERSHIP FEE |        |
|----------------------------|--------|
| Par Value of One Share     | \$5.00 |
| Membership                 | \$5.00 |

The rates and fees 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 and fee information on your accounts, please call the Credit Union.

## TRUTH-IN-SAVINGS DISCLOSURE

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.

Last Dividend Declaration Date:

| RATE SCHEDULE   |  |  |  |  |  |   |   |   |                                       |
|---|--|--|--|--|--|---|---|---|---------------------------------------|
| ACCOUNT TYPE  | <input type="checkbox"/> Regular Share | <input type="checkbox"/> Special Share | <input type="checkbox"/> Christmas Club            | <input type="checkbox"/> Vacation Club | <input type="checkbox"/> IRA Regular Share | <input type="checkbox"/> Basic Checking | <input type="checkbox"/> Preferred 55/Plus Checking | <input type="checkbox"/> Second Chance Checking | <input type="checkbox"/> VIP Checking |
| <b>DIVIDENDS</b><br>Dividend Rate/Annual Percentage Yield (APY) |  |  |  |  |  |   |   |   |                                       |
| Dividends Compounded:   | Quarterly                              | Quarterly                              | Quarterly  | Quarterly                              | Quarterly                                  | Monthly                                 | Monthly   | Monthly   | Monthly                               |
| Dividends Credited:   | Quarterly                              | Quarterly                              | Quarterly  | Quarterly                              | Quarterly                                  | Monthly                                 | Monthly   | Monthly   | Monthly                               |
| Dividend Period:  | Quarterly (Calendar)                   | Quarterly (Calendar)                   | Quarterly (Calendar)                               | Quarterly (Calendar)                   | Quarterly (Calendar)                       | Monthly (Calendar)                      | Monthly (Calendar)                                  | Monthly (Calendar)                              | Monthly (Calendar)                    |
| <b>BALANCE REQUIREMENTS</b>                                     |  |  |  |  |  |   |   |   |                                       |
| Minimum Opening Deposit:  | \$50.00                                | \$50.00                                | \$50.00  | \$50.00                                | \$50.00                                    | \$50.00                                 | \$50.00   | \$50.00   | \$50.00                               |
| Minimum Balance to Avoid a Service Fee:                         | \$50.00                                | \$50.00                                | —  | —                                      | \$50.00                                    | \$500.00                                | —   | \$500.00  | \$500.00                              |
| Minimum Balance to Earn the Stated APY:                         | \$100.00                               | \$100.00                               | —  | —                                      | \$100.00                                   | \$100.00                                | \$500.00  | \$500.00  | \$1,500.00                            |
| Balance Method to Calculate Dividends:                          | Average Daily Balance                  | Average Daily Balance                  | Average Daily Balance                              | Average Daily Balance                  | Average Daily Balance                      | Average Daily Balance                   | Average Daily Balance                               | Average Daily Balance                           | Average Daily Balance                 |
| <b>ACCOUNT LIMITATIONS</b><br>(See Paragraph 6)                 |  |  |  |  |  |   |   |   |                                       |
| Account transfer limitations apply:                             | Account transfer limitations apply.    | Account transfer limitations apply.    | Account transfer and withdrawal limitations apply. | 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 Regular Share, Special Share, Christmas Club, Vacation Club, and IRA Regular Share accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Basic Checking, Preferred 55/Plus Checking, Second Chance Checking, and VIP Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.
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 accounts, dividends will begin to accrue on non-cash 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 at least the par value of one full share in any 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 Regular Share, Special Share, IRA Regular Share, Basic Checking, Second Chance Checking, and VIP Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Regular Share, Special Share, IRA Regular Share, Basic Checking, Preferred 55/Plus Checking, Second Chance Checking, and VIP 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 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 on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. **ACCOUNT LIMITATIONS** — For Regular Share, Special Share, and Christmas Club accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular Share accounts, three (3) withdrawals per quarter are allowed, after which a fee will be imposed. For Special Share accounts, you may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. A withdrawal or transfer made after the account has been open for seven (7) days and before November 15 will incur an early withdrawal fee, a loss of all dividends earned prior to withdrawal and the account will be closed. A Special Share account can be reopened after six (6) months. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours between October 31 and December 31 and the account will remain open. For Christmas Club accounts, if you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened or during October 31 through December 31.

For Vacation Club accounts, you may make up to two (2) withdrawals per year based on the anniversary date of account opening without any charge. For withdrawals in excess of two (2) per year, you will be charged a fee as disclosed in the Fee Schedule and the account will be closed. For IRA Regular Share, Basic Checking, Preferred 55/Plus Checking, Second Chance Checking, and VIP Checking accounts, no account limitations apply.

7. **FEES FOR OVERDRAWING ACCOUNTS** — Fees may be imposed on each check, draft, item, ATM card withdrawal, 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 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 you 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.