

TRUTH-IN-SAVINGS DISCLOSURE

PRIME SHARE ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The maximum automated teller machine withdrawal we allow is \$400.00 per day.

The above withdrawal limitation applies to this account in combination with Checking/Share Draft account(s).

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a automatic or computer transfer, telephone order or instruction, or similar order to a third party.

Par value of a share:

The par value of a share in this account is \$5.00.

CHECKING/SHARE DRAFT ACCOUNT

Rate information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is

January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Daily balance computation method – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items) for example, checks) to your account.

Transaction limitations:

The maximum automated teller machine withdrawal we allow is \$400.00 per day. The above withdrawal limitation applies to this account in combination with Share Savings account(s).

SPECIAL SAVINGS ACCOUNT

Rate information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Daily balance computation method – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items) for example, checks) to your account.

Transaction limitations:

The maximum automated teller machine withdrawal we allow is \$400.00 per day. The above withdrawal limitation applies to this account in combination with Share Savings account(s).

CHRISTMAS SAVINGS ACCOUNT

Rate information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Daily balance computation method – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

If any withdrawal is made from this account before October 1, then this account may be closed.

MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting – Dividends will be compounded daily. Dividends will be credited to your account every month.

Dividend period – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$2,000.00

You must maintain a minimum daily balance of \$2,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The minimum amount you may withdraw is \$500.00 per withdrawal. During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized automatic or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

Fees and charges:

A fee of \$5.00 will be charged for each withdrawal made under \$500.00

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Prime Share account as a condition of admission to membership.

Transaction limitation – We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

National Credit Union Share Insurance Fund – Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund up to \$250,000.00.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. (FEES MAY REDUCE EARNINGS.)

Replace lost ATM/MasterMoney debit card (1 st card)	\$2.00 each
Replace lost ATM/MasterMoney debit card (after the first)	\$7.00 each
Certified check	\$ 2.00
Deposited checks (and other items) returned unpaid	\$ 30.00
Copy of personal identification number for ATM/MasterMoney card	\$ 2.00
ATM cash withdrawal from any account at non-Co-Op network location	\$ 1.00
This fee will be applied against all account(s).	
Dollar limit	\$400.00 per day
ATM MasterMoney	
Dollar limit	\$600.00 per day
Check Printing	(fee depends on style of check ordered)

Money Order	\$ 2.00
Traveler's checks	\$1.00 per \$100.00
Traveler's checks for two	\$1.50 per \$100.00
Certified check	\$ 3.00
Deposited checks (and other items) returned unpaid	\$30.00
Nonsufficient funds – each	\$30.00
Nonsufficient funds check	\$30.00
Nonsufficient funds preauthorized withdrawal	\$30.00
Copy of statements	\$2.00 per page
Telephone transfer from any account	
To any account (if operator assisted).....	\$1.00 per transfer
(There is no charge for Audio Response transfers.)	
Stop payments (checks)	\$30.00
Stop payments – ACH payment	\$30.00
Wire transfer	
Outgoing	\$20.00
Foreign wire transfer	
Outgoing	\$30.00
Copy of check	\$1.00 each up to ten checks per month;
Thereafter	the charge is \$25.00 per hour
Debit or credit card draft copy	\$2.00
Minimum Balance Fee.....	\$2.00/month