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TRUTH IN SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in the Truth-In-Savings Disclosure are share accounts.

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 all accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of directors. The dividend rate and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

Nature of Dividends

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

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.

Accrual of Dividends

For all accounts, dividends will begin to accrue on non-cash deposits (ie. 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.

Balance 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 all accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of directors. The dividend rate and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

Account Limitations

For all 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 Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after the cut-off date, (on or after Oct. 1st for Holiday Clubs and on or after July 1st for Summer Days) and the account will remain open.

Fees for Overdrawing Accounts

Fees for overdrawing your account may be imposed on each check, draft, item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated 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 for 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.

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Quality Financial Services

