

## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
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	See Section 6
<b>Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Stash</b>	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Christmas Club</b>	/	Annually	Annually	Annually (Non-calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Money Market Savings</b>	/ / / / /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Health Savings (HSA)</b> <small>(Available at Cody location)</small>	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<b>IRA Variable Rate Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Basic Checking</b>	—	—	—	—	\$50.00	—	—	—	—
<b>Opportunity Checking</b>	—	—	—	—	\$50.00	—	—	—	—
<b>Rewards Checking</b> <small>Requirements met (see Section 1)* Requirements not met (see Section 1)*</small>	/ / /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	Account limitations apply. (limit 1 per individual)
<b>Rewards Savings</b> <small>Requirements met (see Section 1)* Requirements not met (see Section 1)*</small>	/ / /	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Premier High Rate Checking</b> <small>(with/Direct Deposit)</small>	/ / /	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$2,500.00	—	Average Daily Balance	—
<b>Premier High Rate Checking</b> <small>(without/Direct Deposit)</small>	/ / /	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$2,500.00	—	Average Daily Balance	—
<b>Student Checking</b> <small>(25 and under)</small>	/ /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	See paragraph 5	Average Daily Balance	—
<b>Classic 55 Checking</b> <small>(55 and above)</small>	—	—	—	—	\$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, Christmas Club, Stash, Money Market Savings, Health Savings, IRA Variable Rate Savings, Rewards Checking, Rewards Savings, Premier High Rate Checking, and Student 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. The **Money Market Savings** accounts are tiered rate accounts. If your daily balance is from \$1,000.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and range of annual percentage yields listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the third dividend rate and range of annual percentage yields listed for this account will apply. If your daily balance is from \$50,000.00 to \$74,999.99, the fourth dividend rate and range of annual percentage yields listed for this account will apply. If your daily balance is from \$75,000.00 to \$99,999.99, the fifth dividend rate and range of annual percentage yields listed for this account will apply. If your daily balance is \$100,000.00 or greater, the sixth dividend rate and range of annual percentage yields listed for this account will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. The **Premier High Rate Checking** accounts are tiered rate accounts. If your daily balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,500.00 to \$9,999.99, the second dividend rate and range of annual percentage yields listed for this account will apply. If your daily balance is \$10,000.00 or greater, the third dividend rate and range of annual percentage yields listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Student Checking** (25 and under) accounts are tiered rate accounts. If your average daily balance is \$999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$1,000.00 or greater, the second dividend rate and range of annual percentage yields listed for this account will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. The **Rewards Checking and Rewards Savings** are a packaged program. You must have both accounts for this program. \*The Rewards Checking and Rewards Savings accounts are split rate accounts. If your Average Daily Balance is \$10,000 (this cap can change at any time at the discretion of the credit union) or below and you meet all of the following minimum service qualifications during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete at least 15 debit card transactions on your Rewards Checking (excluding ATM processed transactions) post and clear per

qualification cycle; 2) you have at least one (1) direct deposit or ACH Auto payment post and clear per qualification cycle; 3) you access Internet Banking at least once per qualification cycle; and 4) receive e-statements. The qualification cycle is the 1st day of the month through the last day of the month. If your balance is greater than \$10,000 (this cap can change at any time at the discretion of the credit union) and you meet all of the minimum service qualifications, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service qualifications each qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements you will also receive ATM withdrawal surcharge fee refunds up to \$20.00 per month, which is refunded directly to your Rewards Savings account.

**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. For Christmas Club accounts, the dividend period is annual. For example, the first dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern.

**4. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. 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, Christmas Club, Stash, Money Market Savings, and IRA Variable Rate Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For Premiere Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a fee as stated in the Fee Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day. 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. For

Student Checking accounts, you will earn dividends up to \$1,000.00 if you receive E-Statements.

**6. ACCOUNT LIMITATIONS** — For Savings, Christmas Club, Stash, Money Market Savings, IRA Variable Rate Savings, and Rewards Savings 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 Health Savings, Basic Checking, Opportunity Checking, Rewards Checking, Premier High Rate Checking, Student Checking, and Classic 55 Checking accounts, no account limitations apply. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after first business day of November and the account will remain open. You may not make withdrawals from your Christmas Club accounts at any other time. If you wish to access the funds in your account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, no dividend forfeiture will occur on withdrawals within seven (7) days of the date the account is opened. We reserve the right to at any time require not less than seven (7) days' notice in writing before each withdrawal.

**7. 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.

**8. 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	\$25.00
Number of Shares Required	1

**9. 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.

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

