

**TRUTH-IN-SAVINGS DISCLOSURE  
SHARE \*SAVINGS\* ACCOUNT**

**Rate Information:**

The dividend rate and annual percentage yield may change at any time, 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 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 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 balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$50.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar month.

**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:**

No more than six withdrawals are allowed each month.

The above withdrawal limitation applies to this account in combination with your IRA(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 preauthorized or automatic transfer. No more than three of the six transfers may be made by telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

The above telephone withdrawal limitation applies in combination with telephone withdrawals or transfers from your IRA.

**Par value of a share:**

The per value of a share in this account is \$25.00.

**SHARE DRAFT “CHECKING” ACCOUNT**

**Minimum balance requirement:**

The minimum balance required to open this account is \$50.00.

**Transaction Limitations:**

No transaction limitation apply to this account unless otherwise stated in the Common Features section.

**IRA**

**Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. 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 period 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 account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirement:**

You must maintain a minimum average daily balance of \$50.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar month.

**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:**

No more than six withdrawals are allowed each month.

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

The above withdrawal limitations apply to this account in combination with your Share “Savings” account(s).

## COMMON FEATURES

### **Bylaw requirements:**

You must complete payment of one share in your Share "Savings" account on 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 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.

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

Draft printing.....(depends on style of draft ordered)

**Overdraft Fee Transaction Categories** – The categories of transactions of which an overdraft protection fee may be imposed are those by any of the following means, share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.