

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: _____

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.

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 Combined Loan/Deposit Balances to Avoid a Service Fee	Membership Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Share Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00 – Share Value	\$500.01	\$5.00	\$250.00	Daily Balance	Account transfer limitations apply.
Regular Secondary Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	\$250.00	Daily Balance	Account transfer limitations apply.
Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	---	\$1,000.00	Daily Balance	Account transfer limitations apply. Minimum deposit and minimum withdrawal is \$100.00.
Money Market Plus Accounts	\$0.00 To \$9,999.99 /	Monthly	Monthly	Monthly (calendar)	\$10,000.00	---	---	\$10,000.00	Daily Balance	Account transfer limitations apply. Minimum deposit and minimum withdrawal is \$500.00.
	\$10,000.00 To \$24,999.99 /									
	\$25,000.00 or more /									
Money Market Ultra	\$0.00 - \$24,999.99 /	Monthly	Monthly	Monthly (calendar)	\$25,000.00	---	---	\$25,000.00	Daily Balance	Account transfer limitations apply. Minimum deposit and minimum withdrawal is \$500.00.
	\$25,000.00 - \$49,999.99 /									
	\$50,000.00 - \$99,999.99 /									
	\$100,000.00 – or more /									
"It's For Me" Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	---	Daily Balance	Account transfer limitations apply.
Holiday Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	---	Daily Balance	Account withdrawal limitations apply.
IRA Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Health Savings Accounts	\$0.00 To \$2,499.99 /	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	---	Daily Balance	---
	\$2,500.00 - \$7,499.99 /									
	\$7,500.00 or more /									
Share Draft Checking and Student Checking Account	---	---	---	---	---	---	---	---	Daily Balance	---
High Yield Plus Checking Accounts	\$0.00 To \$4,999.99 /	Monthly	Monthly	Monthly (calendar)	\$5,000.00	---	---	\$5,000.00	Daily Balance	---
	\$5,000.00 To \$14,999.99 /									
	\$15,000.00 To \$24,999.99 /									
	\$25,000.00 or More /									
Member Select Share Accounts	---	---	---	---	---	---	---	---	Waived for 36 months in conjunction with an active Member Select Share Account	Account transfer and withdrawal limitations apply.
Own Your Change Savings Accounts	\$0.00 To \$500.00 /	Monthly	Monthly	Monthly (Calendar)	---	---	---	\$0.01	Daily Balance	Account transfer limitations apply.
	\$500.01 or more /									



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 Share Savings, Secondary Savings, "It's For Me" Savings, Holiday Savings, IRA Savings, and Health Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market, Money Market Plus, Money Market Ultra and High Yield Plus Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time, as determined by the Credit Union's Management Team. The **Money Market Plus** account is a Tiered Rate account. If your Daily Balance is \$0.00 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 \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$25,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Money Market Ultra** account is a Tiered Rate account. If your Daily Balance is \$0.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$25,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 to \$99,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Health Savings** account is a Tiered Rate account. 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 \$7,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$7,500.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. The **High Yield Plus Checking** account is a Tiered Rate account. If your Daily Balance is \$0.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$5,000.00 to \$14,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$15,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$25,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield 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 **Own Your Change** account is a Tiered Rate account. If your Daily Balance is \$500.00 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 \$500.01 or greater, the second Dividend Rate and Annual Percentage Yield will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range.

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 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 earning 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 a Share account. The par value amount is \$5.00. Some accounts may have additional

minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market, Money Market Plus, and Money Market Ultra accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For High Yield Share Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. Refer to section 7 for details. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Regular Share Savings, Regular Secondary Savings, Money Market, Money Market Plus, Money Market Ultra, "It's For Me" Savings, IRA Savings, Member Select Share, Own Your Change Savings, and High Yield Plus Checking 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 Money Market accounts, minimum deposit and minimum withdrawal is \$100.00. For Money Market Plus and Money Market Ultra accounts, minimum deposit and minimum withdrawal is \$500.00. For Holiday Savings accounts, the entire balance will be transferred to your Share account on or after October 25th and the account will remain open. No withdrawals are allowed prior to the October distribution unless account is closed. For Own Your Change Savings accounts, you cannot make additional deposits to the account outside of the automatic rounding up of your debit card purchases that is completed by Telhio programming at the end of each day.

7. High Yield Plus Checking Accounts. In order to earn the stated Annual Percentage Yield for the High Yield Plus Checking account for the dividend period, the following criteria must be met each month; a) Log into Online Banking; b) Use e-statement; c) Have 25 debit card transactions or more posted to your share draft checking d) Maintain a minimum balance to earn stated APY. See Rate Schedule for minimum balance requirements. If the above criteria are not met by 3:00 pm of the last calendar day, for the given month, then no dividend is earned on the High Yield Plus Checking Account.

8. Own Your Change Savings Accounts. When you opt-in to the Own Your Change Savings account, we round up the amount of any debit card purchase made by you or a joint owner of your checking account to the next whole dollar amount and transfer the amount in excess of the purchase price from your checking account to this savings account.

We aggregate the round-up from purchases that post to your checking account each business day and make a single transfer (the "Own Your Change" transfer) at the end of the business day. If on a business day you do not have sufficient available funds in your checking account or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we cancel the Own Your Change transfer for that day.

If your debit card purchase is subsequently canceled or reversed, the corresponding Own Your Change transfer will remain in the savings account. We may cancel the Own Your Change service at any time. Own Your Change is available on a debit card linked to your Telhio checking account.

Business accounts are not eligible for Own Your Change savings accounts.

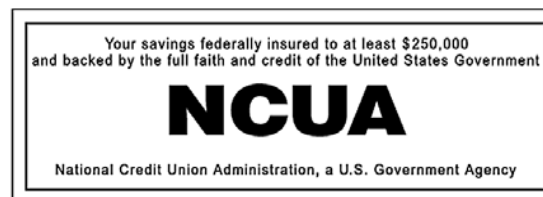
9. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone 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. **An overdraft for any debit card transaction will not be authorized for the Member Select Share Savings account and is not covered under the overdraft protection plan.**

10. Membership Fee. Members under the age of 18 are exempt from the fee. This fee is waived for the first six months of new membership. If you have a Member Select Share account, you will have your monthly membership fee waived for a period not to exceed 36 months. The Member Select Share account requires monthly participation with a selected third party service provider for membership fees to be waived. Should you choose to no longer participate in the program, you must cancel the relationship with the selected third party and the monthly membership account fees will no longer be waived.

The rates and fees appearing in this Schedule or any other Schedule provided with this Disclosure 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.



This credit union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,00 provided by Excess Share Insurance Corporation, a licensed insurance company.