

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 Balance to Avoid Service Fee	Membership Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	\$500.01	\$5.00	---	Daily Balance	Account transfer and withdrawal limitations apply.
On Track Checking Accounts	---	---	---	---	\$50.00	---	---	---	---	Account limitations apply.

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 accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

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 Share Savings 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 at least the par value of one full share in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Share Savings accounts, there is a minimum combined loan and deposit balance required to avoid a service fee. If the minimum combined loan and deposit daily balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. 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. The "The On Track Checking account requires an opening minimum deposit of \$50. A flat hold will be placed on these funds and will remain until the account is closed." Access to Online Banking and Bill Payer is available. Debit card with direct deposit is available. Six non-sufficient funds (NSF) items are allowed in a 12 month period. If more than six (6), the account will be closed. The account may be closed earlier depending on the amount of the return item and the frequency. Immediate closure on account with a bad check deposit of \$500.00 or more. No access to Shared Branching Network. No interest earned or paid on On Track Checking account balances. After 12 months of satisfactory history the member may apply for a checking account. The account may be accessed via the ATM for withdrawal purposes only.

For Regular Share 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.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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.

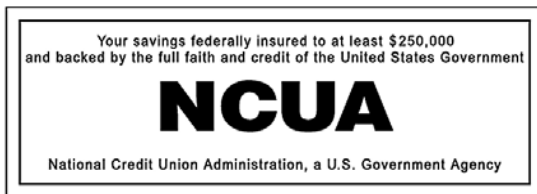
8. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

9. Membership Fee. This fee is waived for the first six months of new account membership. Members under the age of 18 are exempt from the fee.

The rates and fees 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 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.