

**SHARE SAVINGS ACCOUNT  
TRUTH IN SAVINGS DISCLOSURE**

*As of November 1, 2024*

The *Truth in Savings Act of 1991 (TISA)* requires credit unions to provide disclosures about rates, fees, terms, and conditions when an account is opened. The purpose of this act is to enable consumers to make reasonable comparisons and informed decisions when shopping for deposit products. The following disclosures are provided in compliance with this act.

**Rate Information:** This account is a variable rate account. The dividend rate and **Annual Percentage Yield (APY)** may change every month as determined by the credit union board of directors.

As of November 1, 2024, the entire balance of your **Share Savings Account** will earn dividends based on the average daily balance according to the following schedule:

Balance Limits	Annual Percentage Yield (APY)	Dividend Rate
\$0.00 - \$24.99	0.00%	0.00%
\$25.00 - \$2,499.99	0.25%	0.25%
\$2,500.00 - \$24,999.99	0.25%	0.25%
\$25,000.00 - \$49,999.99	0.25%	0.25%
\$50,000.00 and greater	0.25%	0.25%

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

**Compounding & Crediting:** Dividends will be compounded monthly and will be credited to your account monthly. If you close this account before dividends are paid, you will receive the accrued dividends.

**Minimum Balance Requirements:** The minimum balance to open and maintain this account is \$25.00. You must maintain a minimum daily balance of \$25.00 to earn dividends on this account.

**Balance Computation Method:** Dividends on this account are calculated using the Average Daily Balance method. This method 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.

**Date Dividends Accrue:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., share drafts) to your account.

**Fees & Charges:** There is not a monthly maintenance fee with this account. Fees specific to this account include:

Service Charge or Fee	Amount
Return Item	\$35.00 per item
Stop Payment	\$35.00 per item
Returned Deposit/Payment	\$20.00 per item
Outgoing Domestic Wire	\$25.00 per item
Outgoing International Wire	\$50.00 per item
Incoming Wire	\$10.00 per item
ACH Origination Set Up	\$5.00 on-time set up
ACH Return	\$35.00 per item
Account Reconciliation/Research	\$30.00 per hour
Statement Copies	\$5.00 per statement
Account History Print out	\$1.00 per page
Money Order	\$3.00 per item
Credit Union Cashier's Check	\$5.00 per item
Foreign ATM Transaction or Inquiry	\$3.00 per occurrence – plus any additional fees imposed by the ATM provider, if applicable
Dormant Account	\$5.00 per month
Garnishment/Levy	\$35.00 per occurrence
Returned Mail/Bad Address	\$5.00 per occurrence

Refer to the Fee Schedule for all fees and service charges which may apply to your account. Fees may reduce dividends earned.

**Par Value of Shares & Dividend Period:** The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is monthly, beginning on the first day of the month and ending on the last day of the month.

**Insurance:** Member accounts in this Credit Union are federally insured up to \$250,000.00 by the National Credit Union Share Insurance Fund.

**Bylaw Requirements:** The credit union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them except for those amounts paid into share checking accounts.

No member may withdraw shareholdings that are pledged as required security on loans without the written approval of a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the credit union.

No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without the written approval of a loan officer.

**SECONDARY SHARE SAVINGS ACCOUNT  
TRUTH IN SAVINGS DISCLOSURE**

*As of November 1, 2024*

The *Truth in Savings Act of 1991 (TISA)* requires credit unions to provide disclosures about rates, fees, terms, and conditions when an account is opened. The purpose of this act is to enable consumers to make reasonable comparisons and informed decisions when shopping for deposit products. The following disclosures are provided in compliance with this act.

**Rate Information:** This account is a variable rate account. The dividend rate and **Annual Percentage Yield (APY)** may change every month as determined by the credit union board of directors.

As of November 1, 2024, the entire balance of your **Secondary Share Savings Account** will earn dividends based on the average daily balance according to the following schedule:

Balance Limits	Annual Percentage Yield (APY)	Dividend Rate
\$0.00 - \$24.99	0.00%	0.00%
\$25.00 - \$2,499.99	0.25%	0.25%
\$2,500.00 - \$24,999.99	0.25%	0.25%
\$25,000.00 - \$49,999.99	0.25%	0.25%
\$50,000.00 and greater	0.25%	0.25%

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

**Compounding & Crediting:** Dividends will be compounded monthly and will be credited to your account monthly. If you close this account before dividends are paid, you will receive the accrued dividends.

**Minimum Balance Requirements:** You must open and maintain a Share Savings Account with a minimum daily balance of \$25.00. There is no minimum balance required to open or maintain a Secondary Share Savings Account.

**Balance Computation Method:** Dividends on this account are calculated using the Average Daily Balance method. This method 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.

**Date Dividends Accrue:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., share drafts) to your account.

**Fees & Charges:** There is not a monthly maintenance fee with this account. Fees specific to this account include:

Service Charge or Fee	Amount
Return Item	\$35.00 per item
Stop Payment	\$35.00 per item
Returned Deposit/Payment	\$20.00 per item
Outgoing Domestic Wire	\$25.00 per item
Outgoing International Wire	\$50.00 per item
Incoming Wire	\$10.00 per item
ACH Origination Set Up	\$5.00 on-time set up
ACH Return	\$35.00 per item
Account Reconciliation/Research	\$30.00 per hour
Statement Copies	\$5.00 per statement
Account History Print out	\$1.00 per page
Money Order	\$3.00 per item
Credit Union Cashier's Check	\$5.00 per item
Foreign ATM Transaction or Inquiry	\$3.00 per occurrence – plus any additional fees imposed by the ATM provider, if applicable
Dormant Account	\$5.00 per month
Garnishment/Levy	\$35.00 per occurrence
Returned Mail/Bad Address	\$5.00 per occurrence

Refer to the Fee Schedule for all fees and service charges which may apply to your account. Fees may reduce dividends earned.

**Par Value of Shares & Dividend Period:** The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is monthly, beginning on the first day of the month and ending on the last day of the month.

**Insurance:** Member accounts in this Credit Union are federally insured up to \$250,000.00 by the National Credit Union Share Insurance Fund.

**Bylaw Requirements:** The credit union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them except for those amounts paid into share checking accounts.

No member may withdraw shareholdings that are pledged as required security on loans without the written approval of a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the credit union.

No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without the written approval of a loan officer.

**SHARE CHECKING ACCOUNT  
TRUTH IN SAVINGS DISCLOSURE**

*As of November 1, 2024*

The *Truth in Savings Act of 1991 (TISA)* requires credit unions to provide disclosures about rates, fees, terms, and conditions when an account is opened. The purpose of this act is to enable consumers to make reasonable comparisons and informed decisions when shopping for deposit products. The following disclosures are provided in compliance with this act.

**Rate Information:** This account is a variable rate account. The dividend rate and **Annual Percentage Yield (APY)** may change every month as determined by the credit union board of directors.

As of November 1, 2024, the entire balance of your **Share Checking Account** will earn dividends based on the average daily balance according to the following schedule:

<b>Balance Limits</b>	<b>Annual Percentage Yield (APY)</b>	<b>Dividend Rate</b>
All Balances	0.00%	0.00%

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

**Compounding & Crediting:** Dividends will be compounded monthly and will be credited to your account monthly. If you close this account before dividends are paid, you will receive the accrued dividends.

**Minimum Balance Requirements:** You must open and maintain a Share Savings Account with a minimum daily balance of \$25.00. There is no minimum balance required to open or maintain a Share Checking Account.

**Balance Computation Method:** Dividends on this account are calculated using the Average Daily Balance method. This method 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.

**Date Dividends Accrue:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., share drafts) to your account.

**Fees & Charges:** The following fees and charges may be assessed against your account:

<b>Service Fee or Charge</b>	<b>Amount</b>
Return Item	\$35.00 per item
Overdraft Transfer from Shares	\$5.00 per item
Paid NSF Item	\$35.00 per item
Check/Share Draft Orders and Shipping	varies
Stop Payment	\$35.00 per item
Returned Deposit/Payment	\$20.00 per item
Outgoing Domestic Wire	\$25.00 per item
Outgoing International Wire	\$50.00 per item
Incoming Wire	\$10.00 per item
Phone Payment by Card or ACH	\$5.00 per payment
ACH Origination Set Up	\$5.00 one-time set up
ACH Return	\$35.00 per item
Account Reconciliation/Research	\$30.00 per hour
Credit Union Cashier's Checks	\$5.00 per item
Money Orders	\$3.00 per item
Dormant Account	\$5.00 per occurrence
Statement Copies	\$5.00 per item
Account History Print Out	\$1.00 per page
Check Copies	\$3.00 per item

Foreign ATM Transaction or Inquiry	\$3.00 per occurrence
Replacement VISA Debit/Credit Card	\$10.00 per card
Rush Replacement VISA Card	\$40.00 per card
VISA Card International Transaction	varies
Cash Advance – Foreign Credit Card	\$5.00 per item
Prepaid VISA Card (Travel, Gift, Everyday Spend)	\$5.00 per item
Garnishment/Levy	\$35.00 per occurrence
Returned Mail/Bad Address	\$5.00 per item

Refer to the Fee Schedule for all fees and service charges which may apply to your account. Fees may reduce dividends earned.

**Par Value of Shares & Dividend Period:** The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is monthly, beginning on the first day of the month and ending on the last day of the month.

**Insurance:** Member accounts in this Credit Union are federally insured up to \$250,000.00 by the National Credit Union Share Insurance Fund.

**Bylaw Requirements:** The credit union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them except for those amounts paid into share checking accounts.

No member may withdraw shareholdings that are pledged as required security on loans without the written approval of a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the credit union.

No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without the written approval of a loan officer.

**MONEY MARKET ACCOUNT  
TRUTH IN SAVINGS DISCLOSURE**

*As of November 1, 2024*

The *Truth in Savings Act of 1991 (TISA)* requires credit unions to provide disclosures about rates, fees, terms, and conditions when an account is opened. The purpose of this act is to enable consumers to make reasonable comparisons and informed decisions when shopping for deposit products. The following disclosures are provided in compliance with this act.

**Rate Information:** This account is a variable rate account. The dividend rate and **Annual Percentage Yield (APY)** may change every month as determined by the credit union board of directors.

As of November 1, 2024, the entire balance of your **Money Market Account** will earn dividends based on the average daily balance according to the following schedule:

Balance Limits	Annual Percentage Yield (APY)	Dividend Rate
\$0.00 - \$2,499.99	0.25%	0.25%
\$2,500.00 - \$4,999.99	1.00%	1.00%
\$5,000.00 - \$24,999.99	3.03%	3.00%
\$25,000.00 - \$49,999.99	3.03%	3.00%
\$50,000.00 - \$99,999.99	4.06%	4.00%
\$100,000.00 and greater	4.32%	4.25%

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

**Compounding & Crediting:** Dividends will be compounded monthly and will be credited to your account monthly. If you close this account before dividends are paid, you will receive the accrued dividends.

**Minimum Balance Requirements:** The minimum balance to open and maintain this account is \$2,500.00. If the balance falls below the \$2,500.00, you may be charged a fee as shown in "Fees & Charges". You must also open and maintain a Share Savings Account with a minimum daily balance of \$25.00.

**Balance Computation Method:** Dividends on this account are calculated using the Average Daily Balance method. This method 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.

**Date Dividends Accrue:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., share drafts) to your account.

**Fees & Charges:** The following fees and charges may be assessed against your account:

Balance falls below \$2,500.00	\$15.00 Monthly
Withdrawals or transfers more than six (6) per month	\$5.00 Each
Check withdrawals more than three (3) per month	\$5.00 Each

Refer to the Fee Schedule for all fees and service charges which may apply to your account. Fees may reduce dividends earned.

**Transaction Limitations:** Up to six (6) transfers or withdrawals are permitted per month at no charge, three (3) of which can be by check (i.e. each withdrawal by check in excess of three (3) per month is charged as shown in the fee schedule). Each withdrawal or transfer of more than six (6) per month is charged as shown under "Fees and Charges".

**Par Value of Shares & Dividend Period:** The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is monthly, beginning on the first day of the month and ending on the last day of the month.

**Insurance:** Member accounts in this Credit Union are federally insured up to \$250,000.00 by the National Credit Union Share Insurance Fund.

**Bylaw Requirements:** The credit union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them except for those amounts paid into share checking accounts.

No member may withdraw shareholdings that are pledged as required security on loans without the written approval of a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the credit union.

No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without the written approval of a loan officer.



**IRA OR ESA SHARE ACCOUNT  
TRUTH IN SAVINGS DISCLOSURE**

*As of November 1, 2024*

The *Truth in Savings Act of 1991 (TISA)* requires credit unions to provide disclosures about rates, fees, terms, and conditions when an account is opened. The purpose of this act is to enable consumers to make reasonable comparisons and informed decisions when shopping for deposit products. The following disclosures are provided in compliance with this act.

**Rate Information:** This account is a variable rate account. The dividend rate and **Annual Percentage Yield (APY)** may change every month as determined by the credit union board of directors.

As of November 1, 2024, the entire balance of your **IRA or ESA Share Account** will earn dividends based on the average daily balance according to the following schedule:

<b>Balance Limits</b>	<b>Annual Percentage Yield (APY)</b>	<b>Dividend Rate</b>
All Balances	0.25%	0.25%

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

**Compounding & Crediting:** Dividends will be compounded monthly and will be credited to your account monthly. If you close this account before dividends are paid, you will receive the accrued dividends.

**Minimum Balance Requirements:** You must open and maintain a Share Savings Account with a minimum daily balance of \$25.00. There is no minimum balance required to open or maintain an IRA or ESA Share Account. There is no minimum balance to earn dividends on this account.

**Balance Computation Method:** Dividends on this account are calculated using the Daily Balance method. This means that a daily periodic rate is applied to the principal in the account each day.

**Date Dividends Accrue:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., share drafts) to your account.

**Fees & Charges:** Refer to the Fee Schedule for all fees and service charges which may apply to your account. Fees may reduce dividends earned. You may also be subject to Federal and State taxes or penalties.

**Transaction Limitations:** The IRS and your state department of revenue may impose limitations, taxes, or penalties for certain transactions on this account. You are responsible for understanding the rules and requirements pertaining to you and your transactions. The credit union cannot provide tax guidance and may not inform you of IRS or state regulations pertaining to this account.

**Par Value of Shares & Dividend Period:** The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is monthly, beginning on the first day of the month and ending on the last day of the month.

**Insurance:** Member accounts in this Credit Union are federally insured up to \$250,000.00 by the National Credit Union Share Insurance Fund.

**Bylaw Requirements:** The credit union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them except for those amounts paid into share checking accounts.

No member may withdraw shareholdings that are pledged as required security on loans without the written approval of a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the credit union.

No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without the written approval of a loan officer.