



**SHARE SAVINGS ACCOUNTS**  
**TRUTH IN SAVINGS DISCLOSURES**  
**RATE AND FEE SCHEDULE**

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 April 3, 2023, the entire balance of your Share Savings Account will earn dividends according to the following schedule:

| <b><u>Balance Limits</u></b> | <b><u>APY</u></b> | <b><u>Dividend Rate</u></b> |
|------------------------------|-------------------|-----------------------------|
| \$ 0.00 - \$ 24.99           | 0.00%             | 0.00%                       |
| \$25.00 - \$ 2,499.99        | 0.05%             | 0.05%                       |
| \$2,500.00 - \$ 24,999.99    | 0.05%             | 0.05%                       |
| \$25,000.00 - \$ 49,999.99   | 0.05%             | 0.05%                       |
| \$50,000.00 - \$ greater     | 0.05%             | 0.05%                       |

**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 AND 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 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 on the Daily Balance method. "Daily" 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 AND 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       |
| 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 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        |
| 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        |

TRANSACTION LIMITATIONS

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 or telephonic order or instruction. No more than three of these may be made by check, draft, debit card, if applicable, or similar order. If you exceed these transfer limitations set forth above, your account may be subject to a fee or may be closed.

PAR VALUE OF SHARES; DIVIDEND PERIOD

The par value of a regular share in this Credit Union is \$5. 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 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 ACCOUNTS**  
**TRUTH IN SAVINGS DISCLOSURES**  
**RATE AND FEE SCHEDULE**

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 April 3, 2023, your Share Checking Account will earn dividends according to the following schedule:

| <b><u>Balance Limits</u></b> | <b><u>APY</u></b> | <b><u>Dividend Rate</u></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 AND 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 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 on the Daily Balance method. "Daily" 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 AND 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       |
| 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        |

**TRANSACTION LIMITATIONS**

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 or telephonic order or instruction. No more than three of these may be made by check, draft, debit card, if applicable, or similar order. If you exceed these transfer limitations set forth above, your account may be subject to a fee or may be closed.

**PAR VALUE OF SHARES; DIVIDEND PERIOD**

The par value of a regular share in this Credit Union is \$5. 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 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 ACCOUNTS**  
**TRUTH IN SAVINGS DISCLOSURES**  
**RATE AND FEE SCHEDULE**

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 April 3, 2023, the entire balance of your Money Market Account will earn dividends according to the following schedule:

| <b><u>Balance Limits</u></b> | <b><u>APY</u></b> | <b><u>Dividend Rate</u></b> |
|------------------------------|-------------------|-----------------------------|
| \$ 0.00 - \$ 24.99           | 0.25%             | 0.25%                       |
| \$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 - \$ 99,999.99   | 0.30%             | 0.30%                       |
| \$100,000.00 and greater     | 0.35%             | 0.35%                       |

**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 AND 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 this account is \$2500.00. You must maintain a minimum daily balance of \$2500.00 to earn dividends on this account.

**BALANCE COMPUTATION METHOD**

Dividends on this account are calculated on the Daily Balance method. "Daily" 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 AND CHARGES

The following fees and charges may be assessed against your account:

| <b>Service Fee or Charge</b>                     | <b>Amount</b>                   |
|--|---------------------------------|
| Below Minimum Balance *                          | \$15.00 per month of occurrence |
| Excess Withdrawal *                              | \$5.00 per item                 |
| 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 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                 |
| 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                 |

\*Indicates fee specific to Money Market Accounts

TRANSACTION LIMITATIONS

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 or telephonic order or instruction. No more than three of these may be made by check, draft, debit card, if applicable, or similar order. If you exceed these transfer limitations set forth above, your account may be subject to a fee or may be closed.

PAR VALUE OF SHARES; DIVIDEND PERIOD

The par value of a regular share in this Credit Union is \$5. 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 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 AND ESA SHARE ACCOUNTS**  
**TRUTH IN SAVINGS DISCLOSURES**  
**RATE AND FEE SCHEDULE**

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 April 3, 2023, the balance of your IRA or ESA Share Account will earn dividends according to the following schedule:

| <b><u>Balance Limits</u></b> | <b><u>APY</u></b> | <b><u>Dividend Rate</u></b> |
|------------------------------|-------------------|-----------------------------|
| All Balances                 | 0.15%             | 0.15%                       |

**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 AND 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 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 on the Daily Balance method. "Daily" 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 AND 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       |
| 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 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        |
| 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        |

TRANSACTION LIMITATIONS

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 or telephonic order or instruction. No more than three of these may be made by check, draft, debit card, if applicable, or similar order. If you exceed these transfer limitations set forth above, your account may be subject to a fee or may be closed.

PAR VALUE OF SHARES; DIVIDEND PERIOD

The par value of a regular share in this Credit Union is \$5. 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 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.