



TRUTH-IN-SAVINGS DISCLOSURES

SHARE, SAVINGS & CHECKING ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

Rate Information

The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the credit union's Board of Directors. The Regular Share and Platinum Money Market accounts are tiered rate accounts. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

Interest Compounding and Crediting

The compounding and crediting of interest applicable to each account are set forth in the Rate Schedule. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

Accrual of Interest

For all accounts, interest will begin to accrue on cash or non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, accrued interest will not be paid.

Balance Requirement Information

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Christmas/Vacation club, and Platinum Money Market accounts, there is a minimum balance required to obtain the Annual Percentage Yield for the interest period. The account must maintain an actual daily balance greater than or equal to that balance for the entire interest period to be eligible for interest calculations. If the account falls below the minimum balance, interest will not be paid. For the Premier account, interest is calculated using the daily balance method. Interest will not be paid for each day the balance is less than the required amount.

Account Limitations

For your Christmas Club account, you may transfer or withdraw the balance between November 1 and December 24th. If you withdraw any of the account balance at any other time, we may close your account for 1 year. For your Vacation Club account, you may transfer or withdraw the balance between May 1 and July 31. If you withdraw any of the account balance at any other time, we may close your account for 1 year. Commercial/business checking accounts are restricted from earning a dividend.



SHARE, SAVINGS & CHECKING RATE SCHEDULE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Rate Schedule.
The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 12/01/22

SHARE, SAVINGS & CHECKING

SAVINGS PRODUCT	REGULAR SHARE	KIDZ CLUB SUPER SAVER	CHRISTMAS/VACATION	PREMIER CHECKING
INTEREST				
Interest Rate	.150%	.350%	.300%	.050%
Annual Percentage Yield (APY)	.15%	.35%	.30%	.05%
Interest Compounded	Daily	Monthly	Daily	Daily
Interest Credited	Quarterly	Quarterly	Quarterly	Monthly
BALANCE REQUIREMENTS				
Minimum Opening Deposit	\$25.00	\$5.00	N/A	\$100.00
Minimum Balance to Avoid a Service Fee	N/A	N/A	N/A	N/A
Minimum Balance to Earn the Stated APY	\$1,000.00	\$5.00	\$500.00	\$500.00
Balance Computation Method	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Daily Balance
ACCOUNT LIMITATIONS See Section 5.	N/A	N/A	Account withdrawal limitations apply	N/A

PLATINUM MONEY MARKET

PLATINUM MONEY MARKET	\$2,500 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 and above
INTEREST				
Interest Rate	.500%	.600%	.700%	.995%
Annual Percentage Yield (APY)	.50%	.60%	.75%	1.00%
Interest Compounded	Daily	Daily	Daily	Daily
Interest Credited	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS				
Minimum Opening Deposit	N/A	N/A	N/A	N/A
Minimum Balance to Avoid a Service Fee	N/A	N/A	N/A	N/A
Minimum Balance to Earn the Stated APY	\$2,500.00	\$25,000.00	\$50,000.00	\$100,000.00
Balance Computation Method	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance

CERTIFICATE OF DEPOSIT & IRA ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

Rate Information

The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that interest earned will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

Interest Compounding and Crediting

The compounding and crediting of interest applicable to each account is set forth in the Rate Schedule.

Balance Information

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, interest is calculated using 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 determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Interest

For all accounts interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations

After your account is opened, your ability to make additional deposits to your account or withdrawals of interest and any limitations on such transactions are set forth in the Rate Schedule.

**For IRA Accounts: Exception to penalty – No penalty if withdrawing required minimum distribution.

Maturity

Your account will mature as indicated in this Rate Schedule or on your account receipt or renewal notice.

Early Withdrawal Penalty

If certificate funds, other than dividends, are withdrawn prior to maturity, a substantial penalty may be imposed as follows: If withdrawal occurs within 90 days of issuance or renewal, there will be forfeiture of all earned dividends. If the withdrawal occurs on or after 90 days from the date of issuance or renewal, there will be forfeiture of dividends equal to the smaller of the following two amounts: Dividends since date of issuance or renewal, or 180 days dividends at the contracted rate.

How the Penalty Works

The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty may be deducted from the principal.

Exceptions to Early Withdrawal Penalties

At our option we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

Renewal Policy

The Credit Union will provide at least 10 days notice prior to maturity. The notice will inform the owner of the terms under which the Credit Union proposes to renew the certificate or otherwise make the funds available to the owner. Certificate funds will be handled by the Credit Union in the manner set out in the notice unless the owner notifies the Credit Union to the contrary on or before the maturity date. If the certificate is not renewed at maturity, the Credit Union may transfer all certificate funds to a regular share account of the owner(s) or pay all certificate funds to the owner(s).

Nontransferable/Nonnegotiable

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates and fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

CERTIFICATE OF DEPOSIT & IRA RATE SCHEDULE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Rate Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 12/01/22

SHARE CERTIFICATE OF DEPOSIT - CD

SHARE CERTIFICATE OF DEPOSIT					
TERM	6 MONTH	12 MONTH	24 MONTH	36 MONTH	60 MONTH
INTEREST					
Interest Rate	.995%	1.736%	1.982%	2.227%	2.472%
Annual Percentage Yield (APY)	1.00%	1.75%	2.00%	2.25%	2.50%
Interest Compounded	Daily	Daily	Daily	Daily	Daily
Interest Credited	Monthly	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Withdrawals: Allowed - With Penalty Renewable: Automatic					

IRA RETIREMENT CERTIFICATE

IRA RETIREMENT CERTIFICATE				
TERM	12 MONTH	24 MONTH	36 MONTH	60 MONTH
INTEREST				
Interest Rate	1.736%	1.982%	2.227%	2.472%
Annual Percentage Yield (APY)	1.75%	2.00%	2.25%	2.50%
Interest Compounded	Daily	Daily	Daily	Daily
Interest Credited	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS				
Minimum Opening Deposit	\$1,000.00 <small>unless Rollover or Transfer</small>	\$1,000.00 <small>unless Rollover or Transfer</small>	\$1,000.00 <small>unless Rollover or Transfer</small>	\$1,000.00 <small>unless Rollover or Transfer</small>
Additional Deposits: Allowed - Annual Contribution Limit Only Withdrawals: Allowed - With Penalty** Renewable: Automatic				

FEE SCHEDULE

*The rates, fees and terms applicable to your account at the Credit Union are provided in this Rate Schedule.
The Credit Union may offer other rates for these accounts from time to time.*

Effective Date: 06/26/19

Checking Account Fees

Stop Payment	\$ 25.00	per item
Returned Check	\$ 30.00	per item
Courtesy Pay.....	\$ 30.00	per item
Share Draft copy.....	\$ 5.00	per item
Statement copy	\$ 5.00	per month
Account research	\$ 25.00	per hour
Statement reconciliation.....	\$ 25.00	per hour
Check printing		prices vary depending on style
Business Checking.....	\$ 10.00	per month (if balance falls below \$1,000 minimum)
Returned deposit	\$ 5.00	per item
Debit card replacement	\$ 10.00	
Debit card PIN replacement	\$ 3.00	

Electronic Funds Transfer Fees

Returned EFT	\$ 30.00
Stop Payment.....	\$ 25.00

Bill Pay Fees

Expedited check payment	\$ 25.00
Expedited ACH/EFT payment.....	\$ 5.00

Other Service Fees (applicable to all accounts)

Debit Card Payment Fee.....	\$ 15.00	
Domestic wire	\$ 15.00	each transaction
Teller Check.....	\$ 3.00	per check
Credit card replacement	\$ 10.00	
Credit card PIN replacement.....	\$ 3.00	
Close account within 1st 90 days	\$ 25.00	
Reopen account.....	\$ 25.00	
Check cashing (non-members)	\$ 13.50	
Check cashing (no checking account).....	\$ 13.50	
Phone inquiries	\$ 1.00	per call
Returned mail.....	\$ 2.50	per occurrence

The fees appearing in this Fee Schedule are accurate and effective for deposit accounts as of the date shown above.
If you have questions concerning the Fee Schedule, please call 432-333-5600.