

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY		Balance Method to Calculate Dividends
Share/Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Share	\$0.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$199,999.99 / \$200,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Emergency Fund Share	\$0.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Classic Checking	—	—	—	—	\$25.00	—	—	—	—
Fresh Start Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—

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Kasasa Cash	\$0.00 to \$20,000.00 / \$20,000.01 or greater Requirements Met (See Section 2) / Requirements Not Met (See Section 2)	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Kasasa Cash Back	-	-	-	-	\$25.00	-	-	-	-
Kasasa Tunes	-	-	-	-	\$25.00	-	-	-	-

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. For IRA Share, Money Market Share, Emergency Fund Share, Fresh Start Checking, and Kasasa Cash accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market Share and Emergency Fund Share accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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.

2. KASASA ACCOUNTS – For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum

qualification requirements, you must 1) complete 15 debit card POS transactions that post and settle to your account (excludes ATM transactions); 2) enroll in Online Banking and receive e-statements and notices; and 3) have ACH CR/DR or Mobile Deposit made on your account (excludes Bill Payer). The qualification cycle is defined as a period beginning on the last business day of the prior month and continuing through the next-to-last business day of the month in which the dividends are paid. Only one Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes account is allowed per primary member Social Security Number.

Kasasa Cash accounts are tiered rate accounts. If you meet the minimum service requirements during the qualification cycle, you will earn the dividend rate and annual percentage yield listed for requirements met in the Rate Schedule for the requirements met. In addition, we will refund all ATM fees up to a maximum of \$20.00 per qualification cycle on ATM transactions using your ACU issued debit card. If you do not meet all of the minimum service requirements during the monthly qualification cycle you will earn the dividend rate and annual percentage yield listed for requirements not met in the Rate Schedule and ATM fees will not be refunded to you. Your account, however, will automatically earn dividends and ATM fees will be refunded within the qualification cycle that the account is opened regardless of requirements met or not met.

Kasasa Cash Back – For Kasasa Cash Back accounts, if you meet the minimum qualification requirements during

the monthly qualification cycle, you will receive 3.00% cash back up to \$300.00 in visa debit card purchases that post and settle to your account, for maximum cash back of \$9.00 each month. In addition, we will refund all ATM fees up to a maximum of \$20.00 per qualification cycle on ATM transactions using your ACU issued debit card. If you do not meet all of the minimum service requirements during the monthly qualification cycle you will not earn the cash back reward and ATM fees will not be refunded to you. Your account, however, will automatically receive ATM fees refunded within the qualification cycle that the account is opened regardless of requirements met or not met. If your Kasasa Cash Back account is closed in mid-cycle, you will not receive reimbursements that have not yet been credited to your account.

Kasasa Tunes – For Kasasa Tunes accounts, if you meet the minimum qualification requirements during the monthly qualification cycle, you will receive up to \$25.00 in iTunes, Amazon.com or Google Play for online purchases that post and settle your account within the first 60 days of opening your account. Also, for each monthly qualification cycle you will receive up to \$5.00 in iTunes and/or Google Play on transactions that post and settle your account no more than 30 days after the monthly qualification cycle in which the period ends. In addition, Purchases must be completed using your check card associated with your Kasasa Tunes account. we will refund all ATM fees up to a maximum of \$20.00 per qualification cycle on ATM transactions using your ACU issued debit card. If you do not meet all of the minimum service requirements during the monthly qualification

cycle you will not earn the iTunes, Amazon.com or Google play and ATM fees will not be refunded to you. If your Kasasa Tunes account is closed, you will not receive reimbursements that have not yet been credited to your account. Apple Inc., Amazon Inc. and Google Inc. are not participants in or sponsors of this program.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the 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.

5. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share/Savings, IRA Share, Money Market Share, Emergency Fund Share, Fresh Start Checking, and Kasasa Cash accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share/Savings and Money Market Share accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For all Share/Savings, IRA Share, Money Market Share, and Emergency Fund

Share 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 Classic Checking, Teen Debit, Fresh Start Checking, Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, no account limitations apply.

8. 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.

9. 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

10. RATES — The rates 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 information on your accounts, please call the Credit Union.

FEE SCHEDULE	
GENERAL FEES	
Account Research	\$20.00/Hour
Deposit Item Return	\$5.00, \$25.00 if item is from member's account
Money Order	\$1.00/Money Order
Wire Transfer (Outgoing)	\$10.00/Transfer
Visa Check Card:	
Regular	Free
Photo	\$5.00
Mini	\$5.00
Replacement Card	\$5.00
DHS Levy	\$20.00
Official Checks	\$5.00 if issued to a 3 rd party
Visa Gift Cards	\$2.50/Card
Visa Travel Money Debit Card	\$8.95; reload \$3.95
Safe Deposit Box Rekeying	Actual Cost
Safe Deposit Box Drilling	Actual Cost
SHARE ACCOUNT FEES	
Inactive Account	\$5.00/Quarter, applies if member has share savings account only, no activity for 1 year, and account balance is less than \$100.00; account owners 16 and under are excluded
Bad Address	\$10.00/Quarter, applies if member moves and fails to update mailing address
Official Checks	\$5.00 if issued to a 3 rd party
Check Cashing	\$5.00, applies if member has share savings account only and does not have matching funds
IRA:	
Share Enrollment	\$10.00
Termination	\$25.00

CHECKING ACCOUNT FEES	
Check/Share Draft Printing	\$ Prices may vary depending upon style
Stop Payment	\$25.00/Request
Insufficient Funds:	
Returned Item Fee	\$27.50
Overdraft Item Fee	\$27.50
Negative Account Collection Fee	\$15.00
Check Collection	\$20.00
Account Reconciliation Fee	\$10.00/Hour
EFT FEES	
Insufficient Funds:	
Returned Item Fee	\$27.50
Overdraft Item Fee	\$27.50
Research	\$20.00/Hour
Debit Card Sales Receipt Copy	\$10.00
Reg D Violation	\$2.00
SPECIFIC ACCOUNT FEES	
Fresh Start Checking - Monthly Service Fee	\$9.95/Month automatically deducted from the checking account the last calendar day of each month; first month's service fee will be charged at account opening
Classic Checking - Monthly Service Fee	\$2.50/Month automatically deducted from the checking account the last calendar day of each month

International Service Assessment fee on Visa International transactions of 0.80% on single currency Visa transactions and 1.00% on multiple currency Visa transactions.

