

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
Regular Share	/	Daily	Quarterly	Quarterly (Calendar)	\$25.00	\$200.00	\$200.00	Average Daily Balance	—
Member Choice Share	/	Daily	Quarterly	Quarterly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	—
Grand	\$1,000.00 to \$9,999.99 / \$10,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	—
Kasasa Saver with Kasasa Cash Qualifications Met (See Section 2)	\$15,000.00 and below / \$15,000.01 or greater / to	Daily	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	/								
Kasasa Cash Qualifications Met (See Section 2)	\$10,000.00 and below / \$10,000.01 or greater / to	Daily	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	/								



Kasasa Saver with Kasasa Cash Back Qualifications Met (See Section 2)	\$15,000.00 and below / \$15,000.01 or greater / to	Daily	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	/								
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 Regular Share, Member Choice Share, Grand, Kasasa Saver, and Kasasa Cash accounts, the dividend rate and annual percentage yield may change at any time 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. Grand 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 Grand 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. Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. KASASA ACCOUNTS — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: a) have at least one (1) direct deposit or ACH credit; b) make at least 12 PIN-based/signature-based debit card purchases, each \$4.99 or more; and c) be enrolled in and have agreed to receive e-statements rather than paper statements. Business days are defined as Monday through Friday (excluding Federal Holidays). The monthly qualification cycle is defined as the last calendar day of the previous month through the second to last calendar day of the current month. The statement cycle is defined as the first

calendar day of the month through the last calendar day of the month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, PIN-based or signature-based debit card purchases less than \$4.99, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$15,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$15,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash or Kasasa Cash Back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash or Kasasa Cash Back account.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance from \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will reimburse up to \$20.00 in ATM fees assessed at nationwide ATMs we do not own or operate. Nationwide ATM reimbursements will be credited to your account on the first business day of the following statement cycle. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. If the account is closed, you will forfeit any reward that have not been credited to your account. One Kasasa Cash account or Kasasa Saver with Kasasa Cash Back account is allowed per social security number.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 3.00% cash back on up to \$250.00 in PIN-based or signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$7.50 cash back may be earned per monthly qualification cycle. In addition, we will reimburse up to \$20.00 in ATM fees assessed at nationwide ATMs we do not own or operate. Cash back payments and nationwide ATM reimbursements will be credited to your account on the first business day of the following statement cycle. If you have a Kasasa Saver with Kasasa Cash Back account, cash back payments and ATM fees reimbursements will be credited to your Kasasa Saver account on the first business day of the following

statement cycle. If you do not have a Kasasa Saver account, cash back earned and fees refunded will remain in your Kasasa Cash Back account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. If the account is closed, you will forfeit any reward that have not been credited to your account. One Kasasa Cash Back account or Kasasa Saver with Kasasa Cash Back account is allowed per social security number.

Kasasa Tunes. For Kasasa Tunes accounts, you will also receive up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com, or Google Play purchases when you meet all of the minimum qualification requirements during the monthly qualifications cycle. In addition, we will refund up to \$20.00 in ATM fees assessed at nationwide ATMs we do not own or operate. iTunes, Amazon.com, or Google Play purchases reimbursements and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Tunes account on first business day of the following statement cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the Apple iTunes, Amazon.com, or Google Play purchase reimbursements and nationwide ATM fees will not be reimbursed to you. If the account is closed, you will forfeit any reward that have not been credited to your account. One Kasasa Tunes account is allowed per social security number.

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 Regular Share, Member Choice Share, Grand, Kasasa Saver, 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 a Regular Share 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 Regular Share and Grand accounts, there is a minimum average daily balance required to avoid a service fee for the statement period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share, Member Choice Share, and Grand 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.

7. ACCOUNT LIMITATIONS —For Regular Share, Member Choice Share, Grand, Kasasa Saver with Kasasa Cash, Kasasa Cash, Kasasa Saver with Kasasa Cash Back, 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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	\$25.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate 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.

11. FEES — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).

