

TRUTH-IN-SAVINGS ACT DISCLOSURE

Share and Checking Accounts

1. Rate Information. The dividend rate and Annual Percentage Yield (“APY”) on your accounts are set forth in the Truth-in-Savings Act Rate and Fee Schedule (“Schedule”) provided with this Booklet. The dividend rate and APY may change each dividend period as determined by the Credit Union’s Board of Directors.

2. Compounding and Crediting. Dividends will be compounded and will be credited as set forth in the Schedule. The Dividend Period (“period”) for each of your accounts is set forth in the Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive accrued but uncredited dividends.

3. Balance Information. Any minimum deposit to open an account and the minimum average daily balance you must maintain to avoid service fees and to earn the annual percentage yield stated for your account as set forth in the Schedule. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principle balance in the account each day. If you fail to maintain the minimum balance required to earn the dividend rate and annual percentage yield for any account as set forth in the Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement

4. Accrual of Dividends. Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.

5. Transaction Limitations for All Share Savings Accounts. Limitations are set forth in the first Section of this Booklet entitled “Membership, Accounts and Account Services Agreement.”

Additional Limitations for IRA Savings Accounts: You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union accounts. Deposits may not exceed the maximum allowed pursuant to applicable law, or as set forth in the Schedule in any single calendar years. Transfers to a Credit Union IRA Share Certificate are allowed

subject to applicable law; and the minimum balance requirements and other restrictions application to the Certificate Account.

6. Excessive Transaction Fees. Transaction fees may be imposed as set forth in the Schedule.

For additional information please call 800-249-8459 or 843-332-4506.