

Truth in Savings Disclosure Promotional

Maturity Date: See Certificates Effective Date: October 22 nd , 2018 thru November 30 th , 2018									
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									
	Dividend Rate/Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Promotional Rates		Fixed Rate	\$500.00	Quarterly	At Inception	Account's Term	Not Allowed	Allowed-See Transaction Limitations Section	None
16 Month	1.75 / 1.75								
25 Month	2.05 / 2.05								

Account Disclosures

<p>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.</p> <p>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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. The interest that your certificate would earn during the term will be deposited into your savings account at inception. The dividend rate on your certificate while on deposit will be as stated on the rate schedule above.</p> <p>2. DIVIDEND PERIOD — Although the dividend to be earned on this certificate has been prepaid to your share savings, for purposes of this disclosure, the dividend period is quarterly; beginning on the date the account is opened and ending on the 3-month anniversary of that date. All other dividend periods follow this same pattern until maturity.</p> <p>3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.</p> <p>4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share (savings) 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 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.</p>	<p>5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.</p> <p>6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.</p> <p>7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.</p> <p>8. EARLY WITHDRAWAL PENALTY — We reserve the right to require written notification of intentions of early withdraw not less than seven days and up to sixty days before such withdrawal. We may impose a penalty if you withdraw funds from your account before the maturity date.</p> <p>a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:</p> <table border="0"> <tr> <td>Terms of 16 months</td> <td>488 days' dividends</td> </tr> <tr> <td>Terms of 25 months</td> <td>762 days' dividends</td> </tr> </table> <p>b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.</p> <p>c. Exceptions to Early Withdrawal Penalties. At our option,</p>	Terms of 16 months	488 days' dividends	Terms of 25 months	762 days' dividends	<p>we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:</p> <p>(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.</p> <p>(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.</p> <p>9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule.</p> <p>10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.</p> <p>11. 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</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</p> <p>NCUA</p> <p>National Credit Union Administration, a U.S. Government Agency</p> </div>
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