

## 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	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Special Share Savings	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
Extra Credit Money Market Savings	\$0.01 to \$2,499.99 /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$0.01	Daily Balance	Account transfer and withdrawal limitations apply.
	\$2,500.00 to \$9,999.99 /								
	\$10,000.00 to \$24,999.99 /								
	\$25,000.00 to \$49,999.99 /								
	\$50,000.00 or greater /								
IRA Savings (Traditional, Roth, and SEP)	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Holiday Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Coverdell Education Savings (ESA)	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Ultimate Rewards Checking Requirements met (see Section 1)	\$0.00 to \$5,000.00 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
	\$5,000.01 or greater /								
Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—



## 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, IRA Savings (Traditional, Roth, and SEP), Holiday Savings, Vacation Savings, and Coverdell Education Savings (ESA) accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Extra Credit Money Market Savings, Ultimate Rewards Checking, and Checking 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. Extra Credit Money Market Savings and Ultimate Rewards Checking 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 Extra Credit Money Market Savings 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. For Ultimate Rewards Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. The Ultimate Rewards Checking accounts are tiered rate accounts. If your daily balance is from \$5,000.00 or below and you meet all of the following minimum service requirements during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) having one direct deposit to your Ultimate Rewards Checking; 2) receiving your monthly statement electronically 3) making 10 debit card point-of-sale purchases that are cleared and posted to your account 4) authorize one automatic payment from your Ultimate Rewards Checking. If your balance is greater than \$5,000.00 and you meet all of the minimum service qualifications, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service qualification during the calendar month, the third Dividend Rate and Annual

Percentage Yield listed for this account will apply to the entire balance in the account. The qualification period is defined as a period beginning on the first day of the calendar month and ending on the last day of the calendar month.

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

**3. 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.

**4. 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.

**5. 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 Extra Credit Money Market Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated 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.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Special Share Savings, Extra Credit Money Market Savings, Holiday Savings, and Vacation Savings 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 Holiday

Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Holiday Savings account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Savings (Traditional, Roth, and SEP), Coverdell Education Savings (ESA), Ultimate Rewards Checking, and Checking accounts, no account limitations apply. The credit union reserves the right to require a member intending to make a withdrawal or transfer from any account (except checking) to give written notice of such intent not less than seven days and up to sixty days before such withdraw.

**7. 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.

**8. 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

**9. 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.

<b>Share (Savings) Accounts</b>	
Closed within 12 months	\$5.00
Inactive Account Fee per year-18 years or older w/o activity on any ECA CU product under that account number (i.e 1st Mortgage, VISA)	\$5.00
Dormant Account Closing Fee	\$10.00
Undeliverable Statement/Returned Statement	\$5.00
<b>Extra Credit Money Market Share Savings</b>	
Excess Number of Withdrawals Fee (after 6 per month)	\$25.00
<b>Transaction Accounts</b>	
<b>Ultimate Rewards Checking and Checking</b>	
Draft Return Fee (NSF)	\$30.00
Share draft Overdraft Courtesy Pay (NSF)	\$30.00
ACH Return Fee (NSF)	\$30.00
ACH Overdraft Courtesy Pay (NSF)	\$30.00
ATM Return Fee (NSF)	\$30.00
ATM Overdraft Courtesy Pay (NSF)	\$30.00
Deposit Item Return Fee	\$10.00
Stop Payment Fee per check	\$30.00
Stop Payment Fee (series of checks)	\$30.00
Manual Return of Check with Stop Payment Order in place	\$16.00
Check Printing Charge	Varies
Statement Copy/per statement	\$2.00
Copy of Paid Check	\$2.00
Account Reconciliation/per hour (Minimum one hour)	\$10.00
Wire Transfer	\$10.00

International Wire	\$30.00
Account Research/per hour (Minimum one hour)	\$10.00
Garnishment/levy each presentment	\$10.00
Credit Union Check Withdrawal	\$2.00
Loan Payment Book (re-order)	\$5.00
Foreign VISA Cash Advance Transaction Fee (VISA Card other than ECA CU card) by member	\$5.00
Foreign VISA Cash Advance Transaction Fee (non-member)	\$10.00
<b>EFT-Electronic Funds Transfer Fees</b>	
<b>ATM/ATM MasterCard Debit Card</b>	
**Excessive ATM Withdrawals	\$ .50 each over 8 per month
ATM Plus Network per transaction	\$1.50
Surcharge: If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be taken from your account if you elect to complete the transaction	Varies
Replacement Card Fee	\$10.00
ATM Return Fee (NSF) (Opt-in required)	\$30.00
ATM/CheckCard Pin Replacement or Reactivation	\$5.00
ATM Card Fee (no charge with opened checking)	\$3.00
ATM Photocopy	\$40.00
MasterCard Debit Card NSF Fee (Opt-in required)	\$30.00
<b>Pre-Authorized EFT's</b>	
NSF Pre-authorized Withdrawal	\$30.00
<b>Visa Platinum/Gold/Classic</b>	
Visa Card Replacement	\$10.00
Visa Statement Copy	\$2.00/Page
Visa Late Payment	Up to \$30.00
Visa Returned Payment	Up to \$30.00
Visa 3 <sup>rd</sup> Party Pay by Phone	\$10.00

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

