

## TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:								
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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
<input type="checkbox"/> Multiple Savings		Monthly	Monthly	—	—	\$100.00	Average Daily Balance	—
<input type="checkbox"/> Earn and Learn Savings (ages 21 and younger)		Monthly	Monthly	\$5.00	—	\$5.00	Average Daily Balance	—
<input type="checkbox"/> Holiday Savings		Monthly	Monthly	—	—	\$5.00	Average Daily Balance	—
<input type="checkbox"/> IRA Accumulation <input type="checkbox"/> Roth IRA Accumulation		Monthly	Monthly	\$5.00	—	\$5.00	Average Daily Balance	—
<input type="checkbox"/> Money Market <input type="checkbox"/> IRA Money Market <input type="checkbox"/> Roth IRA Money Market		Daily	Monthly	—	—	\$1,000.00	Daily Balance	—
<input type="checkbox"/> Select Money Market		Daily	Monthly	\$100,000.00	—	\$100,000.00	Daily Balance	—
<input type="checkbox"/> Health Interest Checking		Monthly	Monthly	—	—	—	Average Daily Balance	Account limitations apply.
<input type="checkbox"/> Eagle Advantage Checking		Monthly	Monthly	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Give Back Checking (See Section 8)		N/A - This account does not pay interest	N/A - This account does not pay interest	—	—	—	—	—
<input type="checkbox"/> Basic Checking		N/A - This account does not pay interest	N/A - This account does not pay interest	—	—	—	—	—
<input type="checkbox"/> My Fit Access		N/A - This account does not pay interest	N/A - This account does not pay interest	—	—	—	—	Account limitations apply.
<input type="checkbox"/> Achieve It Checking (See Section 7)		N/A - This account does not pay interest	N/A - This account does not pay interest	—	—	—	—	—
<input type="checkbox"/> High Interest Checking (See Section 2)		Monthly	Monthly	—	\$1,000.00	—	Average Daily Balance	—
<input type="checkbox"/> Interest Checking Plus		Monthly	Monthly	—	\$500.00	—	Average Daily Balance	—

## ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts.***

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Multiple Savings, Earn and Learn Savings, Holiday Savings, IRA Accumulation, Roth IRA Accumulation, Money Market, IRA Money Market, Roth IRA Money Market, Health Interest Checking, Eagle Advantage Checking, Select Money Market, High Interest Checking, and Interest Checking Plus accounts, the interest 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. Money Market, IRA Money Market, Roth IRA Money Market and Select Money Market accounts are tiered rate accounts. The balance ranges and corresponding interest 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 interest rate and annual percentage yield for that balance range will apply to the full balance of your account. For Earn and Learn Savings and High Interest Checking tiered accounts the balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Credit Union's Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

**2. HIGH INTEREST CHECKING** — For High Interest Checking accounts, you may qualify for the higher annual percentage yield on balances of \$0.00 to \$25,000.00 if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 15 Debit card purchases that post and settle your account; 2) have one ACH credit, or direct deposit settle your account; 3) be enrolled to receive e-statements. The monthly qualifying cycle is defined as the period beginning on the first business day of each calendar month through the last business day of the calendar month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the accounts full balance will earn the interest rate and annual percentage yield applied to balances \$25,001 and above as disclosed on the Credit Union's Rate Schedule.

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.

**3. INTEREST COMPOUNDING AND CREDITING** — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

**4. ACCRUAL OF INTEREST** — For all earning accounts, interest 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 Regular Savings, Accelerate It Savings, Eagle Advantage Savings, Junior, Financial Youth Group, or Young Adult Financial 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 High Interest Checking and Interest Checking Plus accounts, there is a minimum average daily balance required to avoid a service fee for the crediting period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Service Charge and Fee Schedule. For Multiple Savings, Earn and Learn Savings, Holiday Savings, and IRA Accumulation, and Roth IRA Accumulation accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the crediting 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 Money Market, IRA Money Market, Roth IRA Money Market, and Select Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting 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 average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting 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 interest is calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — My Fit Access accounts do not allow accessing account funds by checks. Overdraft Protection plans are not available for My Fit Access accounts and Health Interest Checking accounts. For Multiple Savings, Earn and Learn Savings, Holiday Savings, IRA Accumulation, Roth IRA Accumulation, Money Market, IRA Money Market, Roth IRA Money Market, Select Money Market, Eagle Advantage Checking, Give Back Checking, Basic Checking, Achieve It Checking, High Interest Checking, and Interest Checking Plus accounts, no account limitations apply.

### **7. ACHIEVE IT CHECKING ROUND-UP PROGRAM** —

**a.** When you enroll in the Achieve It Checking Round-Up Program, the Credit Union will round up the amount of any debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account into your savings account of choice residing (or housed) by the same member number.

**b.** The Credit Union will aggregate the rounded up amount from purchases that post to your checking account and will make a transfer in real time. If the available balance in your checking account, is zero or negative, the round-up transfer will not be attempted. A round-up transfer is also not attempted if the eligible withdrawal was posted using Overdraft protection transfers or Courtesy Pay.

**c.** If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the correspondingly round-up transfer will remain in your savings account of choice. Credit transactions or adjustment transactions will not be rounded-up.

**d.** For Achieve It Checking Round-Up Program, you may qualify for the Credit Union to match the monthly round up transaction amount, up to a maximum of \$8.00, if you meet the minimum qualification requirements during the qualifying month. To meet the minimum qualification requirements, you must: 1) have either one (1) ACH Credit or Direct Deposit; 2) make 25 debit card transactions a month; and 3) be enrolled to receive e-statements. The monthly qualifying cycle is defined as the period beginning on the first business day of each

calendar month through the last business day of the calendar month. The Credit Union match will be paid on the first business day of the following month. If the Achieve It Checking account is closed before the end of the qualifying period, no match will be paid. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the Credit Union match.

e. The Credit Union reserves the right to cancel or modify the Achieve It Checking Round-Up Program at any time, including the reduction or elimination of the monthly match amount.

**8. GIVE BACK CHECKING ROUND-UP PROGRAM –**

a. Your Give Back Checking account will automatically be enrolled in the round up program. If an individual no longer wishes to participate in this round up program the Credit Union will require the Give Back Checking product with round up functionality be closed. With the closure of this account the Credit Union's partner charity will be notified of closure and any commiserate benefits individual receives from partner charity will be canceled.

b. When your Give Back Checking is enrolled in the Give Back Checking Round-Up Program, the Credit Union will round up the amount of any debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account into a Credit Union account associated with the Credit Union's Partner charity.

b. The Credit Union will aggregate the rounded up amount from purchases that post to your checking account and will make a transfer in real time. If the available balance in your checking account, is zero or negative, the round-up transfer will not be attempted. A round-up transfer is also not attempted if the eligible withdrawal was posted using Overdraft protection transfers or Courtesy Pay.

c. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the correspondingly round-up transfer will remain as a donation to the Credit Union's partner charity. Credit transactions or adjustment transactions will not be rounded-up.

d. All Round Ups will be distributed to Together Credit Union's charitable partner. The partner charity will be a recognized charity by the IRS and will be responsible for supplying a Giving Statement/Receipt of accumulated

round up donations for your personal records annually. This is based on information the Credit Union shares with the Partner Charity concerning an individual account holder's accumulated annual round ups. In addition to this information the Credit Union will be providing account holder information including the primary account holder's name, email, phone number and mailing address to the Saint Louis Zoo to process their annual complimentary membership.

**9. FEES FOR OVERDRAWING ACCOUNTS —** Fees for overdrawing your account may be imposed on each check, draft, item, and one-time debit card transaction (if member has consented to overdraft protection plan for 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 Service Charge and Fee Schedule for current fee information.

For one-time debit card transactions, you must consent to the Credit Union's overdraft transfer 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 Service Charge and Fee Schedule.

For a detailed explanation of how the Credit Union assesses fees for overdrafts and returned items, please refer to the "Overdraft Policy" section of your Membership and Account Agreement.

**10. 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

**11. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective 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.

**12. FEES —** See separate Service Charge and Fee Schedule for a listing of fees and charges applicable to your account(s).

