

## 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	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Earn and Learn Savings (ages 21 and younger)		Monthly	Monthly	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Holiday Savings		Monthly	Monthly	—	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Health Savings <input type="checkbox"/> IRA Accumulation		Monthly	Monthly	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Money Market <input type="checkbox"/> IRA Money Market <input type="checkbox"/> Roth IRA Money <input type="checkbox"/> Health Money Market		Monthly	Monthly	—	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Health Interest Checking		Monthly	Monthly	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Eagle Advantage Checking		Monthly	Monthly	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Interest Checking Plus		Monthly	Monthly	—	\$500.00	—	Average Daily Balance	—
<input type="checkbox"/> Free Checking <input type="checkbox"/> Health 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	\$50.00	—	—	—	Account limitations apply.

## 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, Health Savings, IRA Accumulation, Health Interest Checking, Eagle Advantage Checking, and Interest Checking Plus accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market, IRA Money Market, Roth IRA Money Market, and Health Money Market 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 Health 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.

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

**3. 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.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 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 Fee Schedule. For Multiple Savings, Earn

and Learn Savings, Holiday Savings, Health Savings, and 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 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.

**5. ACCOUNT LIMITATIONS** — For Multiple Savings, Earn and Learn Savings, Holiday Savings, Health Savings, and Money Market 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. My Fit Access accounts do not allow accessing account funds by checks or ACH Debit. Overdraft Protection Plans are not available for My Fit Access accounts. For Health Interest Checking, Eagle Advantage Checking, Interest Checking Plus, Free Checking, and Health Checking accounts, no account limitations apply.

**6. 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 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.

**7. 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

**8. RATES** — The rates appearing with this 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.

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

