

TRUTH IN SAVINGS DISCLOSURE

NATURE OF DIVIDENDS IN RELATION TO APY

The following factors may affect the amount of dividends you receive on your account:

Except in the case of Certificate of Deposit accounts (where the dividend rate is fixed for the term of the account certificate), dividends may be paid only from current income or accumulated earnings, after transfers to reserves at the end of each dividend period. The dividend rate and annual percentage yield applicable to an account may therefore change from time to time as determined by the Credit Union at its discretion. The Credit Union dividend period is monthly, beginning on the first day of such period and ending on the last day of the period.

As used in these disclosures, (i) "dividend rate" means the dividend paid (or expected to be paid) on an account, without giving effect to the compounding of previously earned dividends, shown as an annual figure and expressed as a percentage of the account balance; and (ii) "annual percentage yield" or "APY" means a percentage rate reflecting the total amount of dividend expected to be earned in a year on an account, based on the dividend rate and the frequency of compounding the accrued dividend. All disclosures concerning the APY applicable to an account (other than Certificate of Deposit accounts which are covered by separate paragraph) assume that the dividend rate disclosed remains in effect for one year and that dividends are not withdrawn. If you withdraw funds from your account before dividends are paid, you will receive dividends accrued on the funds prior to withdrawal, but such dividends will not be credited until the next dividend period. If you close your account prior to the dividend declaration date, you will receive a dividend for the actual funds available on the day of closing.

SHARE SAVINGS ACCOUNT

Compounding and crediting of dividends – Dividends will be compounded every month. Dividends will be credited to your account every month.

Minimum balance – The minimum balance required to open this account is \$25.00. You must maintain a balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield and to retain membership in the Credit Union.

Transaction limitations – During any statement cycle you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the Credit Union.

VALUE CHECKING ACCOUNT

Compounding and crediting of dividends – This is a non-dividend bearing account.

Minimum balance – There is no minimum balance required to open this account.

Transaction limitations – No transaction limitations apply to this account unless otherwise stated in the General Policies and Procedures section.

VALUE CHECKING PLUS ACCOUNT

Compounding and crediting of dividends – Dividends will be compounded and credited monthly based on the average daily balance in your account.

Minimum balance – The minimum balance to open this account is \$1,000. In order to earn dividends in your Value Checking Plus Account you must maintain the following average daily balances in your account for each dividend period:

Tier I	\$1,000.00 to \$1,999.99
Tier II	\$2,000.00 and above

Transaction limitations – No transaction limitations apply to this account unless otherwise stated in the General Policies and Procedures section.

MONEY MARKET ACCOUNT

Compounding and crediting of dividends – Dividends will be compounded and credited monthly based on the average daily balance in your account.

Minimum balance – The minimum balance to open this account is \$2,500. In order to earn dividends in your Money Market Account you must maintain the following average daily balances in your account for each dividend period:

Tier I	\$2,500.00 to \$9,999.99
Tier II	\$10,000.00 to \$24,999.99
Tier III	\$25,000.00 to \$39,999.99
Tier IV	\$40,000 and above

Transaction limitations – During any statement cycle you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

CERTIFICATE OF DEPOSIT ACCOUNT

Maturity - Your Certificate of Deposit account # _____ will mature on _____.

Dividend rate and Annual Percentage Yield - The dividend rate on your Certificate of Deposit is _____%, which results in an annual percentage yield ("APY") of _____%.

Special rules concerning the compounding and crediting of dividends and minimum balance to earn the disclosed dividends:

Dividends are compounded and credited monthly based on the actual daily balance in your certificate account.

To earn a dividend on a Certificate of Deposit account you must deposit and maintain a minimum daily balance of \$_____.

Transaction limitations – Once your Certificate of Deposit account is opened, you may not make additional deposits to it, although you may open a separate Certificate of Deposit account at the then effective dividend rate.

You may withdraw the principal balance in your Certificate of Deposit account prior to maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.