



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Paragraph 6
<input type="checkbox"/> Regular Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Super Share	/	Monthly	Monthly	Monthly (Calendar)	\$20,000.00	—	\$20,000.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club and Summer Saver	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Homebuyer Savings Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Escrow	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Premier Checking	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$1,000.00	\$1,000.00	Average Daily Balance	—
<input type="checkbox"/> Basic Checking	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Average 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 all accounts, the dividend 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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 of dividends and the dividend

period applicable to each account are set forth 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. 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 Premier Checking accounts, there is a minimum average daily

balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For Super Share and Premier Checking accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Regular Share, Super Share, Christmas Club and Escrow 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.

Your Christmas Club account balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. Summer Saver funds are available for withdrawal from June 1 thru August 15. You may be charged a withdrawal fee for each withdrawal from these accounts at any other time. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Homebuyer Savings Club accounts, qualified withdrawals are required to have documentation, as specified by the credit union, for purchase of a home. For Escrow accounts, no member withdrawals are allowed. For IRA Share, Premier Checking and Basic Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 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.

FEE SCHEDULE	
SHARE ACCOUNT FEES	
Early Closing (Within 6 Months)	\$5.00

Excessive Withdrawal	\$2.00/Each after three (3) per month
Excessive Electronic Withdrawal	\$1.00/Each after six (6) per month
Dormant Account Status	\$10.00/Year
CHRISTMAS CLUB AND SUMMER SAVER	
Early Withdrawal	\$5.00/Transaction
HOME BUYER SAVINGS CLUB	
Non-Qualified Withdrawals	10% of current balance or \$25.00 whichever is higher. Max \$1,000.00.
CHECKING ACCOUNT FEES	
Overdraft	\$5.00/Day
NSF	\$25.00/Item returned \$25.00/Item paid
Stop Payment	\$25.00/Request
Check Printing	Prices vary depending upon style
Premier Checking Minimum Balance	\$5.00/Month if minimum balance is not maintained
Check Photocopy	\$3.00/Item
ACH Return	\$25.00/Item returned \$25.00/Item paid
ACH Stop Payment	\$25.00/Item
Negative Balance	\$3.00 after 5 days negative
OTHER SERVICE FEES (applicable to all accounts)	
Account Research	\$15.00/Hour
Statement Copy	\$1.00/Monthly statement
Wire Transfer (Outgoing) (varies depending on country)	
Domestic	\$15.00/Transfer
Foreign	\$40.00/Transfer
Wire Research/Recall	\$25.00
Loan Doc Prep Fee	\$25.00

Certified Check	\$2.00/Check
Money Order	\$1.00/Item
Travelers Check	\$1.00/\$100.00
Travelers Checks for Two Signatures	\$1.50/\$100.00
Temporary Checks (after 8 free)	\$1.00 per page of 4
Credit Union Check	\$1.00/Each if more than one day
VISA Gift Card	\$3.00/Each
Returned Deposits	\$10.00 for Third Party \$25.00 for Member
Returned Statement	\$1.00
Escheat	\$5.00
Account History Printout	\$1.00/Account
Reissue of Plastic Card	\$5.00
Express Shipment of Cards	\$17.50 or Current Carrier fee
Cashing SEG Payroll Checks for Non-Members	2.5%/Maximum \$35.00
Cashing UARK Drawn Checks for Non-Members	\$3.00
ELECTRONIC FUNDS TRANSFER FEES	
ATM Network	\$1.00
Bill Payment Service	\$7.00/Month
SHARE VALUE	
Par Value of One Share	\$5.00

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

