

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION 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	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
Traditional Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	—
Traditional Checking (Non-Dividend)	—	—	—	—	—	—	—	—	—
Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$50.00	Average Daily Balance	—
Savings (Non-Dividend)	—	—	—	—	\$5.00	—	—	—	—
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$50.00	Average Daily Balance	—
Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$50.00	Average Daily Balance	—
Money Market	\$0.00 to \$2,500.00 / \$2,500.01 to \$25,000.00 / \$25,000.01 to \$50,000.00 / \$50,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Traditional IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Roth IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Education IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	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 Traditional Checking, Savings, Christmas Club, Vacation Club, Money Market, Traditional IRA Savings, Roth IRA Savings, and Education IRS Savings 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. Money Market 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 tiered 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.

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. For Traditional Checking, Savings, Christmas Club, Vacation Club, Money Market, Traditional IRA Savings, Roth IRA Savings, and Education IRS Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 Traditional Checking, Savings, Christmas Club, and Vacation Club accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend 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, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend 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.

6. ACCOUNT LIMITATIONS — For all 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 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 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 Schedule of Fees and Charges 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 provided in or with the Rate 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 and fees information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$0.50/page
Account Closure	\$5.00 if account closed within 90 days
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Account Research	\$20.00/Hour and \$20.00 minimum charge
Certified Check	\$5.00/check
Deposit Item Return	\$35.00/item
Fax (Incoming)	\$1.00/page
Fax (Outgoing)	\$2.00/page
Garnishment	\$125.00
Inactive Account	Remaining balance after 6 months and account balance is less than \$5.00
Money Order	\$2.50/Money Order \$4.50/Money Order non-members
Statement Copy	\$1.00/monthly statement
Western Union	\$20.00/Transfer (Domestic outgoing only)
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer (Domestic)
Travel Money Cards	\$5.00/card Reload fee \$3.00 in office / \$2.00 online (other fees may apply through CUMONEY)
Gift Card	\$3.00/card
Wire Transfer (International Outgoing)	\$40.00/transfer Incoming international could be subject to \$20.00 conversion fee if through NY Bank
Bad Address	\$2.00/item Return mail or information from post office
Check Copies	\$2.00/item Checks deposited or paid from account
Third Party Deposit Return	\$10.00/check

Escheatment	\$100.00/account No activity for 3 years, fee will be deducted and remainder of balance will be sent to the appropriate state treasury department
Credit Union Check (Teller Check)	\$1.00/check over 1 (per visit)
Cash Advance Request by Phone	\$20.00/Request
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Price vary depending upon style Starter Checks – First 2 sheets free, after 2 then \$2.00/sheet
NSF	\$35.00/Item (each submission/resubmission)
Overdraft (Courtesy Pay)	\$35.00/Item (each submission/resubmission)
Returned Item	\$35.00/Item (each submission/resubmission)
Stop Payment	\$15.00/Request \$20.00 for 2 or more checks in consecutive order
VISA Credit Cards - Return payment	\$27.00/check
EFT FEES	
ACH Overdraft	\$35.00/Item
Card Replacement	\$5.00/Card
Currency Conversion	1.00% of the transaction amount at merchant or VISA
Debit Card Overdraft	\$35.00/Item
ATM Withdrawals	We allow six (6) ATM withdrawals per month without a charge, after six (6) we charge \$1.00 per withdraw
Bill Payer	No charge for up to 10 bills per month. \$0.50/additional bills over 10
ACH Origination (NSF)	\$35.00/item
ATM Balance Inquiry	\$0.50/account inquiry
SAFE DEPOSIT BOX FEES	
3" x 10" Box	\$25.00/Year

5" x 5" Box	\$20.00/Year
5" x 10" Box	\$30.00/Year
Change of Locks	\$100.00
Drilling of Boxes	\$100.00
LOAN/LATE FEES	
Late Loan Payment	\$20.00/loan
Indirect Loans	2% of late loan payment
Loans - Skip a Payment	\$35.00/per loan request (excluding Home Loans, Credit Card and Lines of Credit)
Lien/Title Encumbrance	At cost by State
Visa Credit Card - Late Payment	\$20.00 or the amount of the required minimum payment, whichever is less.
Safe Deposit Box	\$10.00 if payment is not received within 15 days after due date.

Fees are subject to change

