

# 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	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	
<b>Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$100.00	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Sub Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Summer Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Holiday Club Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>IRA Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Roth IRA Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Coverdell IRA Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Insurance Savings</b>	\$100.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.

<b>Money Market</b>	\$1,000.00 to \$9,999.99	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	Account withdrawal limitations apply.
	\$10,000.00 to \$24,999.99								
	\$25,000.00 to \$49,999.99								
	\$50,000.00 or greater								
<b>Premium Money Market</b>	\$100.00 to 34,999.99	Monthly	Monthly	Monthly (Calendar)	\$35,000.00	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
	\$35,000.00 or greater								
<b>SkyPoint High Yield Checking Qualifications Met (See Section 2)</b>	\$0.01 to \$20,000.00	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Average Daily Balance	—
	\$20,000.01 or greater to								
<b>Qualifications Not Met (See Section 2)</b>	/								
<b>SkyPoint Cashback Checking (See Section 2)</b>	—	—	—	—	—	—	—	—	—

### 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 Savings, Sub Savings, Summer Savings, Holiday Club Savings, IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Insurance Savings, Money Market, Premium Money Market, and SkyPoint High Yield Checking 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. Savings, Sub Savings, Summer Savings, Holiday Club Savings, IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Insurance Savings, Money Market, and Premium 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. The SkyPoint High Yield Checking account is a tiered rate account. Please refer to section 2 for additional details about this account.

**2. SkyPoint High Yield Checking and SkyPoint Cashback Checking** — For SkyPoint High Yield Checking and SkyPoint Cashback Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 20 Debit card purchases that post and settle to your account; 2) have at least \$250.00 in ACH Credits or direct deposited to your account; 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as the first business day of the calendar month to the last business day of the current month. 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. The following transactions do not count toward earning account rewards: debit card purchases of less than \$5.00, ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union

as ATM transactions, PIN-based or signature based transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn the monthly rewards.

**SkyPoint High Yield Checking.** The SkyPoint High Yield Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply to your SkyPoint High Yield Checking if your balance is \$20,000.00 or below. The second dividend rate and annual percentage yield listed for the SkyPoint High Yield Checking account will apply if your balance is from \$20,000.01 or greater. Each dividend rate will apply only to that portion of the SkyPoint High Yield Checking account balance within each balance range. In addition, we will refund up to \$20.00 in ATM fees assessed at nationwide ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your SkyPoint High Yield Checking account and ATM fees will not be refunded to you.

**SkyPoint Cashback Rewards Checking.** For SkyPoint Cashback Rewards Checking accounts, you will receive 2.00% cash back on up to \$500.00 in PIN-based/signature-based debit card purchases that post and settle to your SkyPoint Cashback Rewards Checking account during the monthly qualification cycle if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$10.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$20.00 in ATM fees assessed at nationwide ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. 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.

**5. 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 Savings, Sub Savings, Summer Savings, Holiday Club Savings, IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Insurance Savings, Money Market, Premium Money Market, and SkyPoint High Yield Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. 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 Savings accounts, there is a minimum average daily balance required to avoid a service fee for the month-end. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For

Savings, Sub Savings, Summer Savings, Holiday Club Savings, IRA Savings, Roth IRA Savings, Coverdell IRA Savings, Insurance Savings, Money Market, and SkyPoint High Yield Checking 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.

**7. ACCOUNT LIMITATIONS** — For Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Summer Savings accounts, the entire balance will be transferred at the frequency of your choice and the account will remain open. You may make withdrawals during the winter, spring, and summer breaks. If you make withdrawals outside of these periods you will be charged a fee as disclosed in the Schedule of Fees and Charges. For all accounts, we may limit daily cash withdrawals and require advance notice of at least 1 week for large cash requests. Without the proper advance notice, withdrawal requests may be denied.

**8. 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.

**9. 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

**10. 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.

**11. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

