

# 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 Compound ed	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	
Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Second Savings	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Super Share \$1,000.00 to \$24,999.99 \$25,000.00 to \$74,999.99 \$75,000.00 and greater	/ / /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	---	\$1,000.00	Average Daily Balance	Account transfer, deposit and withdrawal limitations apply.
Club (Christmas, Vacation, and Tax)	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	Account withdrawal limitations apply.
IRA	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	Account limitations apply.
Health Savings	/	Monthly	Monthly	Monthly (Calendar)	---	---	\$1,000.00	Average Daily Balance	Account limitations apply.
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	---	---	\$2,500.00	Average Daily Balance	---
Fresh Start Checking	---	---	---	---	---	---	---	---	---
Basic Business Checking	---	---	---	---	---	---	---	---	Account limitations apply
Business Checking	/	Monthly	Monthly	Monthly (Calendar)	---	---	\$2,500.00	Average Daily Balance	Account limitations apply.

## 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 Share, Second Savings, Super Share, Club, IRA, Health Savings, Share Draft, and Business Checking 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. The Super Share 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. 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 primary share 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 Super Share, Health Savings, Share Draft, and Business 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 each day of the dividend period, you will not earn the stated annual percentage yield. 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 Share, Second Savings, Super Share, and IRA 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. For Christmas Club accounts, you may make one withdrawal per year. If you exceed this limitation, your account may be closed. For Vacation Club and Tax Club accounts, you may make two withdrawals per year. If you exceed this limitation, your account may be closed. For IRA accounts, refer to your IRA plan agreement for information regarding IRA transactions. For Health Savings accounts, refer to your Health Savings Account plan agreement for information regarding HSA transactions. For Basic Business Checking accounts, 75 transactions are permitted per month. Transactions include checks, ACH debit, withdrawals, and deposits (each deposit is treated as 1 transaction). If you exceed 75 transactions per month, you will be charged a fee as disclosed in the Fee Schedule. For Business Checking accounts, 175 transactions are permitted each month. Transactions include checks, ACH debit, withdrawals, and deposits (each deposit is treated as 1 transaction). If you exceed 175 transactions per month, you will be charged a fee as disclosed in the Fee Schedule. For Share Draft accounts and Fresh Start Checking, 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 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.

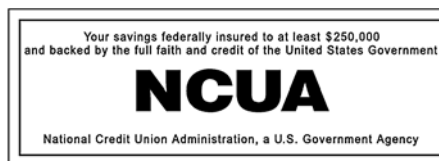
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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 and fees appearing with this 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 fee information on your accounts, please call the Credit Union.

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



## FEE SCHEDULE

OTHER SERVICE FEES	
Account Research	\$20.00/Hour Charged in 15 minute Increments
Close Membership within 1 year	\$10.00
E-Pay	FREE service with continual use
E-Pay Non Sufficient Funds (per returned item)	\$29.00/MCCU
Escheats	\$25.00
Foreign Deposit Item	\$5.00/Item
Garnishment/Levy	\$50.00
Non Sufficient Funds	\$29.00/Item-Checks, ATM, ACH, and Purchases
Overdraft Transfer	\$2.00/Item-Checks, ATM, ACH, and Purchases
Courtesy Pay	\$29.00/Item-Checks, ATM, ACH, and Purchases
Returned Mail/Undeliverable Address	\$2.00/Month after two months
Returned Item	\$20.00/Item
Statement Copy	\$3.00/Statement
Paper Statement Fee	\$2.00/Month
History Print Out	\$0.50/Page
Stop Payment	\$20.00/Request
Wire Transfer (Outgoing/Domestic)	\$20.00/Transfer
Wire Transfer Fee (Outgoing/Foreign)	\$30.00/Transfer
Loan Coupon Books	\$5.00
Skip-A-Pay	\$25.00 per payment (two per loan per calendar year)
Land Contract - Set Up	\$125.00
Land Contract - Payment	\$7.00
Land Contract - Annual Fee	\$125.00
Fax (Outgoing)	\$1.00/Fax
Fax (Incoming)	\$0.50/Fax
Photocopy	\$0.10/Page
Cashier's Check	\$1.00/Check
Money Order	\$1.00/Money Order for Members Non-Members \$1.50
Non-Member Check Cashing	\$10.00/Item-Payroll and Government Checks
Dormant Account	\$5.00/Month-if no activity for 24 months

EFT Fees	
ATM Transaction	Valued Member - \$1.00/Transaction after 8 per month Loyal Member - \$1.00/Transaction after 13 per month Advantage Member - Unlimited Transactions
Plastic Card Rush (Debit, ATM, Credit Card)	\$30.00/Card
Replacement Card and PIN	\$10.00/Card \$2.00/PIN
BASIC BUSINESS CHECKING ACCOUNT FEES	
Transaction Fee	\$0.10/Transaction after 75 transactions per month
Service Fee	None
Mobile Deposit Capture	\$.50/deposited item after 5 per month
BUSINESS CHECKING ACCOUNT FEES	
Transaction Fee	\$0.10/Transaction after 175 transactions per month
Service Fee	\$5.00/Month
Mobile Deposit Capture	\$.50/deposited item after 5 per month
SHARE DRAFT ACCOUNT FEES	
Share Draft Printing	Prices may vary depending upon style
Convenience Check Printing	\$4.00/Page-4 per page
Share Draft Copies	\$5.00/Item
FRESH START CHECKING ACCOUNT FEES	
\$8.00 Monthly Fee May be reduced by \$1 if account has e-Statements May be reduced by \$2 if account receives direct deposit of \$50 or more per month.	
SAFE DEPOSIT BOX	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$90.00/Year
Lock Changed or Replacement	Not to exceed \$110.00
Drilling of Boxes	Not to exceed \$165.00
Late Fee	\$10.00
FEES FOR SENDING AND REQUESTING POPMONEY	
Amount of Transaction	3 Business Days - \$0.75 Next Day Fee - \$1.50
Amount of Transaction \$1000 +	3 Business Days - \$1.50 Next Day Fee - \$2.00 *Next Day not available when " requesting", only for sending funds
Stop Payment Fee	\$20.00
E-Greetings	\$0.25

Accounts with a negative balance for 20 consecutive days or excessive overdraft activity may be subject to closure.

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If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.