

**These CD rates are effective Oct. 1, 2021.**

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
	Interest 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	
Member Equity Savings <sup>o</sup>	0.10%	0.10%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50.00	Average Daily Balance	-
Checking	0.05%	0.05%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50.00	Average Daily Balance	-
Traditional Money Market	0.15%	0.15%	Monthly	Monthly	Monthly (Calendar)	\$1000 minimum	-	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Premier Money Market	\$25,000-\$49,999 0.300%	0.30%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	-	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$50,000-\$99,999 0.500%	0.50%								
	\$100,000 - \$249,999 0.600%	0.60%								
U.B.U. Teen Savings	0.10%	0.10%	Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-
Youth Savings	0.10%	0.10%	Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-
IRA Savings (Traditional, Roth, Coverdell, and SEP)	0.15%	0.15%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50.00	Average Daily Balance	-
HSA Savings	0.40%	0.40%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50.00	Average Daily Balance	-
HSA Checking/Share Draft	0.05%	0.05%	Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-
Holiday Club	0.10%	0.10%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50.00 minimum balance to earn interest	Average Daily Balance	Account withdrawal limitations apply.
Individual Development	0.25%	0.25%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50.00	Average Daily Balance	Account withdrawal limitations apply.
Savings Non-Dividend	-	-	-	-	-	\$5.00	-	-	-	-
Share Draft Non-Dividend	-	-	-	-	-	-	-	-	-	-
Trust Dividend Savings	0.15%	0.15%	Monthly	Monthly	Monthly (Calendar)	\$5.00	-	\$50.00	Average Daily Balance	-
Trust Non-Dividend Savings	-	-	-	-	-	\$5.00	-	-	-	-
Estate Dividend Savings	0.15%	0.15%	Monthly	Monthly	Monthly (Calendar)	\$5.00	-	\$50.00	Average Daily Balance	-
Estate Non-Dividend Savings	-	-	-	-	-	\$5.00	-	-	-	-
Trust Dividend Checking	0.05%	0.05%	Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-

Trust Non-Dividend Checking	-	-	-	-	-	-	-	-	-	-
Estate Dividend Checking	0.05%	0.05%	Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-
Estate Non-Dividend Checking	-	-	-	-	-	-	-	-	-	-

## 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 Member Equity Savings, Share Draft (Checking), Money Market, Premier Money Market, U.B.U., Youth Savings, IRA Savings (Traditional, Roth, Coverdell and SEP), Health Savings, Health Checking, Holiday Club, Individual Development, Trust Dividend Savings, Estate Dividend Savings, Trust Dividend Checking and Estate Dividend 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. Premier 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 Member Equity Savings, Share Draft (Checking), Money Market, Premier Money Market, U.B.U., Youth Savings, IRA Savings (Traditional, Roth, Coverdell and SEP), Health Savings, Holiday Club, and Individual Development accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. Balance Information:** To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Member Equity Savings, Money Market, Premier Money Market, IRA Savings (Traditional, Roth, Coverdell and SEP), Health Savings, Holiday Club, Individual Development, Trust Dividend Savings, Estate Dividend Savings accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, 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 each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations:** For Money Market and Premier Money Market 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. For Holiday Club accounts, If you would like your funds paid to you by check, you must notify us before October 1st. For Individual Development accounts, you may make deposits to your account until you reach your savings goal as established at account opening. Withdrawals may only be made with the approval of the IDA program administrator. For Member Equity Savings, Share Draft (Checking), U.B.U., Youth Savings, IRA Savings (Traditional, Roth, Coverdell and SEP), Health Savings, Health Checking, Savings Non-Dividend, Share Draft Non-Dividend, Trust Dividend Savings, Trust Non-Dividend Savings, Estate Dividend Savings, Estate Non-Dividend Savings, Trust Dividend Checking, Trust Non-Dividend Checking, Estate Dividend Checking, and Estate Non-Dividend 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 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 appearing with this 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.

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

# CD Rate Schedule

CD RATE SCHEDULE									
CD Type	Interest Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
12 months Add-On CD Tier 1 Tier 2 Tier 3	N/A 0.250% 0.300%	0.00% 0.25% 0.30%	Fixed	0.00% 0.25% 0.30%	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
7 months CD 7 month Jumbo	0.300% 0.400%	0.30% 0.40%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
9 month CD 9 month Jumbo	0.748% 0.848%	0.75% 0.40%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12 month CD 12 month Jumbo	0.300% 0.400%	0.30% 0.40%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
15 month CD 15 month Jumbo	0.400% 0.500%	0.40% 0.50%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
18 month CD 18 month Jumbo	0.798% 0.897%	0.80% 0.90%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
21 month CD 21 month Jumbo	0.40% 0.50%	0.40% 0.50%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
24 month CD 24 month Jumbo	0.400% 0.500%	0.40% 0.50%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
36 month CD 36 month Jumbo	0.599% 0.699%	0.60% 0.70%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
39 month CD 39 month Jumbo	0.599% 0.699%	0.60% 0.70%	Fixed	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
18 month Bump-up 18 month Jumbo Bump	0.599% 0.699%	0.60% 0.70%	Variable Rate - Member has discretion	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
30 month Bump-up 30 month Jumbo Bump	0.897% 0.997%	0.90% 1.00%	Variable Rate - Member has discretion	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
41 month Bump-up 41 month Jumbo Bump	0.848% 0.947%	0.85% 0.95%	Variable Rate - Member has discretion	\$1,000 \$100,000	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12-60 months U.B.U (Teen) CD	0.300%	0.30%	Fixed	\$100	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12-60 months Youth (12 and under) CD	0.300%	0.30%	Fixed	\$100	Quarterly	Quarterly	Not Allowed	Allowed - See Transaction Limitations Section	Automatic

## CD RATE DISCLOSURES

**1. Rate Information:** The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Certificate of Deposit, Health Savings Certificate of Deposit, IRA Certificate of Deposit, Add-On Certificate of Deposit, Jumbo Certificate of Deposit, Starter Certificate of Deposit, UBU Certificate of Deposit, and Youth Certificate of Deposit accounts, the interest rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Bump Up Certificate of Deposit, Bump Up IRA Certificate of Deposit, and Bump Up Health Savings Certificate of Deposit account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. This rate increase will be at no cost to the member and the maturity date will remain the same as originally scheduled. For accounts subject

to interest compounding, the annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**2. Interest Compounding and Crediting:** The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule. For all accounts, at your option, you may choose to have interest credited to your certificate account or transferred to another account of yours. If you elect to have interest transferred to another account, compounding will not apply.

**3. Balance Information:** To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 all accounts, interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**4. Accrual of Interest:** For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Transaction Limitations:** For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

**6. Maturity:** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**7. Early Withdrawal Penalty:** We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: Terms of 1 year or less: 90 days' interest. Terms of longer than 1 year: 180 days' interest.

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59Y, or becomes disabled.

**8. Renewal Policy:** The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. If the same term is no longer available, the certificate will renew to the next shorter term available.

**9. Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.

**10. 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.

The rates and fees appearing with this Schedule are accurate 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.