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## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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	
<input type="checkbox"/> Regular Shares	\$100.01 to \$5,000.00 / \$5,000.01 to \$10,000.00 / \$10,000.01 to \$20,000.00 / \$20,000.01 to \$50,000.00 / \$50,000.01 to \$100,000.00 / \$100,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	\$100.01	\$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Freedom Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Team Pelican Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Christmas Club	/	Monthly	Annually	Annually (Calendar)	---	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Vacation Club Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Shares	/	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	---	\$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Mortgage Payment	---	---	---	---	---	---	---	---	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Escrow Savings	---	---	---	---	---	---	---	---	Account transfer and withdrawal limitations apply.

RATE SCHEDULE (continued)									
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	
<input type="checkbox"/> Health Savings Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Horizon Checking	---	---	---	---	\$25.00	---	---	---	---
<input type="checkbox"/> Kasasa Cash	Requirements met (see Section 2)* / / to Requirements not met (see Section 2)* /	Monthly*	Monthly	Monthly (Calendar)	\$25.00	---	\$1.00	Average Daily Balance	Account limitations apply.
<input type="checkbox"/> Kasasa Saver	Requirements met (see Section 2)* / / to Requirements not met (see Section 2)* /	Monthly	Monthly	Monthly (Calendar)	---	---	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Kasasa Cash Back Saver	Requirements met (see Section 2)* / / to Requirements not met (see Section 2)* /	Monthly	Monthly	Monthly (Calendar)	---	---	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Kasasa Cash Back	/	---	---	---	\$25.00	---	---	---	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 Regular Shares, Freedom Shares, Team Pelican Shares, Christmas Club, Vacation Club Shares, IRA

Shares, and Health Savings 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 rates and yield as of the last dividend declaration date, which is set forth 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 Kasasa Cash and Kasasa Saver accounts are tiered rate accounts. Please refer to sections 2 and 3 for additional details about these accounts.

**2. KASASA CASH ACCOUNT** — This account is a tiered rate account. If your average daily balance is \$20,000.00 or below and your Kasasa Cash account meets all the minimum service requirements during the qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If your average daily balance is greater than \$20,000.00 and your Kasasa Cash account meets all of the minimum service requirements during the qualification period, the second dividend rate and range of annual percentage yields listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. The minimum service requirements include: 1) making 15 debit card point-of-sale purchases (ATM transactions do not qualify) that are cleared and posted to your account during the qualification period; 2) having direct deposit, ACH debit or credit or Bill Pay transaction posted to your Kasasa Cash account; 3) accessing online banking once during qualification period; and 4) receiving your monthly statement electronically. If you meet all minimum service requirements during the qualification period, all ATM fees (not to exceed \$4.99 per single ATM transaction), will be refunded by the second day of the next calendar month. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher within 30 days after the statement cycle where the reimbursement was applicable in order to receive a refund. Dividends earned and ATM fees refunded on the Kasasa Cash account will automatically be transferred to the Kasasa Saver Share account, if available during the first week of the next calendar month. If you do not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account. The qualification period is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which the dividends are paid.

**3. KASASA SAVER ACCOUNT** — This account is a tiered rate account and is available only to holders of a Kasasa Cash account. If the average daily balance in your Kasasa Saver account is \$100,000.00 or below and

your Kasasa Cash account meets all the minimum service requirements as described above for the Kasasa Cash Account during the qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If the average daily balance in your Kasasa Saver account is greater than \$100,000.00 and your Kasasa Cash account meets all the minimum service requirements during the qualification period, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. If your Kasasa Cash account does not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account. The qualification period is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which the dividends are paid.

**4. KASASA CASH BACK SAVER ACCOUNT** — This account is a tiered rate account and is available only to holders of a Kasasa Cash Back account. If the average daily balance in your Kasasa Cash Back Saver account is \$100,000.00 or below and your Kasasa Cash Back account meets all the minimum service requirements as described above for the Kasasa Cash Back Account during the qualification period, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If the average daily balance in your Kasasa Cash Back Saver account is greater than \$100,000.00 and your Kasasa Cash Back account meets all the minimum service requirements during the qualification period, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. If your Kasasa Cash Back account does not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Back Saver account. The qualification period is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which the dividends are paid.

**5. KASASA CASH BACK ACCOUNT** — No dividends are paid on this account; however, you may qualify for ATM fee reimbursements if you meet all of the minimum

service requirements during the qualification period. The minimum service requirements include: 1) making 15 debit card point-of-sale purchases (ATM transactions do not qualify) that are cleared and posted to your account during the qualification period; 2) having direct deposit, ACH debit or credit or Bill Pay transaction posted to your Kasasa Cash Back account; 3) accessing online banking once during qualification period; and 4) receiving your monthly statement electronically. If you meet all minimum service requirements during the qualification period, all ATM fees (up to \$4.99 per single transaction) will be refunded by the second business day following the end of the last day of the statement cycle. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher within 30 days after the statement cycle where the reimbursement was applicable in order to receive a refund. Purchases up to \$250.00 will receive 4.00% cash back with a maximum of \$10.00 per statement cycle. The qualification period is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month.

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

**7. 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.

**8. 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. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**9. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Shares there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily

balance requirements are not met during each day of the dividend period, you will be charged a service fee as disclosed in the Schedule of Fees and Charges. For Team Pelican Shares accounts, you must be 17 and under. For Regular Shares, Freedom Shares, and IRA Shares 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 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 on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

**10. ACCOUNT LIMITATIONS** — For Regular Shares, Freedom Shares, Team Pelican Shares, Vacation Club Shares, Mortgage Payment, Escrow Savings, Kasasa Savers, and Kasasa Cash Back Saver 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, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you wish to access the funds in your Christmas Club accounts, at any other time, we may impose a fee. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Shares accounts, you may not make any preauthorized, automatic or telephone transfers at any time. The Horizon Checking, Kasasa Cash Checking and Kasasa Saver accounts are limited to one each per primary account holder social security number. For Health Savings Checking accounts, no account limitations apply.

**11. 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 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.

**12. 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

**13. RATES** — The rates and fees provide 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 fee information on your accounts, please call the Credit Union.

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

