

Truth in Savings Disclosure

Rate Information

The Annual Percentage Yield (APY) is accurate as of the effective date. The Annual Percentage Yield means the percentage rate reflecting the total amount of dividends paid on the account based on the dividend rate and the frequency of compounding for an annual period. The APYs on all accounts may change weekly as determined by the Credit Union Board of Directors. There is no limitation on the amount APYs may change.

Compounding and Crediting

For all share accounts and the Capitol Checking account, the dividend period is monthly. Dividends are calculated on the actual share balance, compounded and credited monthly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of the period, and for the example shown above is February 1. Dividends are paid from day of deposit to day of withdrawal. If you close your account before the end of the dividend period, accrued dividends will be credited to the day you close the account.

Minimum Balance Requirements

The minimum balance required to open each account and obtain the APY disclosed is included in the savings and checking rate table.

Balance Computation Method

Dividends on the membership savings, second savings, IRA daily, and certificate accounts are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. Dividends on the money market and Capitol Checking account are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the

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.

Accrual of Dividends

Dividends will begin to accrue on the business day you make deposits to your account.

Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. The APYs disclosed on the table on the front page are as of the last dividend declaration date.

Fees and Charges

Fees could reduce earnings on your account. Please refer to our Fee Schedule for a list of fees that may be assessed against your account.

Transaction Limitations

Transaction limitations apply to membership savings, second savings and money market accounts. You may not make 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 pre-authorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these transfer limitations in any month, we may return the transfer unpaid. An Excessive Transaction fee will be assessed for each transaction that exceeds these transaction limits regardless of whether the Credit Union pays the transfer or returns the transfer unpaid. Please refer to the Fee Schedule for current fees.

IN ADDITION TO THE DISCLOSURES PROVIDED ABOVE, THE FOLLOWING DISCLOSURES GOVERN CERTIFICATE ACCOUNTS.

For Certificates Only

Rate Information

Fixed rate certificates – The rate will not change over the term of the certificate.

Adjustable rate certificates – Your certificate is potentially a variable-rate account. Your rate will change (increase) after the account is opened if you choose to take advantage of your rate increase option. The new dividend rate and annual percentage yield (APY) will be the dividend rate and APY in effect for the same-term adjustable rate certificate on the day you exercise your option to increase the rate, subject to a maximum increase of 2%. After your one rate increase, your new dividend rate and APY will remain in effect until the certificate's first renewal date. A rate increase is only made at your request. If you elect not to change the rate on your certificate, your rate will not change over the term of your certificate. You may adjust the rate one time during the life of the certificate, and the maximum rate adjustment may not exceed 2%. The adjustable option is not available with the Flexible saver or jumbo certificates.

Maturity Date

Your certificate account will mature within the term specified on the reverse side.

Transaction Limitations

For IRA certificates only, you may make additional deposits into the certificate. **For Flexible Saver certificates only**, you may make additional deposits during the term, subject to a maximum deposit limit of \$1,000. No additional deposits are allowed into regular certificates.

Early Withdrawal Penalties

We may impose a penalty if you withdraw any of the principal in your certificate before the maturity date. The penalty will be a forfeiture of earned dividends. The principal amount upon which earned dividends are forfeited is the amount withdrawn unless the amount withdrawn reduces the balance below the minimum

balance required for the certificate. In that event, the principal amount upon which earned dividends are forfeited is the entire amount of the certificate.

For certificates (other than Jumbo) with maturities of one year or less, the forfeiture of dividends is equal to the smaller of the following two amounts: dividends since the date of issuance or renewal, or 90 days dividends. For certificates with maturities of more than one year, the forfeiture of dividends is equal to the smaller of the following two amounts: dividends since the date of issuance or renewal, or 180 days dividends.

For Jumbo certificates (which require a minimum of \$100,000 to open) The forfeiture of dividends is equal to the smaller of the following two amounts: dividends since the date of issuance or renewal, or 120 days dividends. The above-stated penalties will not be applied if the withdrawal is made subsequent to the death of any owner. Premature withdrawal penalties from IRA certificates do not apply if early withdrawals are made following the owner's reaching the age of 59½ years or following permanent disability. See your tax disclosure statements for more information.

Withdrawal of Dividends Prior to Maturity

The APY is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Renewal Policies

Your certificate will automatically renew at maturity. The Credit Union will give you at least 30 days notice prior to maturity. The notice will inform you of the terms under which we propose to renew the certificate or otherwise make the funds available to you. There is no grace period following the maturity of this account.