



## Truth-in-Savings Disclosure

**Nature of dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Rate Information:** The dividend rate and Annual Percentage Yield (APY) may change at any time, as determined by the Credit Union Board of Directors.

**Accrual of Dividends on Noncash Deposits:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**For additional information regarding your account, please refer to the Important Account Information for Our Member brochures, fee schedule and rate schedule. Fees may reduce earning.**

### SHARE ACCOUNT (SAVINGS)

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter. If you close your share account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

**Minimum Balance Requirements:** The minimum required to open this account is the purchase of a \$5.00 share in the Credit Union. You must maintain a minimum average daily balance in your account to obtain the disclosed annual percentage yield, as disclosed on our rate schedule. Members under the age of 25 will earn dividends on their share account on balances of \$5.00 or more.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

**Transaction limitations:** During any month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Fees and Charges:** An excess withdrawal fee of \$1.00 will be charged for each teller-assisted withdrawal in excess of 12 during a calendar year. This fee will not apply if you are age 60 or older.

### FAST START SAVINGS

The Fast Start Savings account is limited to one account per social security number. This account is open to all Young Investors, age 24 and under. When you reach 25 years of age this account will be closed and the funds deposited in your regular share account (savings).

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter. The dividend rate and APY specified for a balance tier will apply

to the balance when the average daily balance for the dividend period is within that tier. Dividend earnings are based on tiers outlined on our rate schedule. For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account before dividends are paid, you will not receive the accrued dividends. You may not reopen this account for 90 days after closing.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$5.00. You must maintain an average daily balance in your account to obtain the annual percentage yield, as disclosed on our rate schedule. Minimum monthly deposits of at least \$10.00 are required to earn the dividend rate/APY. If you do not meet the \$10.00 required monthly deposit your dividends/APY earned on your funds will revert back to the Young Investors Club rate in effect for that quarter.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

**Transaction Limitations:** You may not make any withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer.

**Fees and Charges:** A withdrawal fee of \$5.00 per occurrence will be charged for each withdrawal in excess of one per calendar quarter.

### HIGH YIELD SAVINGS ACCOUNT

**Compounding and Crediting:** Dividends will be compounded monthly and will be credited to your account every month. The dividend rate and Annual Percentage Yield (APY) specified for a balance tier will apply to the balance when the average daily balance for the dividend period is within that tier. Dividend earnings are based on tiers outlined on our rate schedule. For this account type, the dividend period is 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 is the last day of

the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Qualifications:** To earn the highest APY stated on our rate schedule, you must perform the following:

- Have either a Cash Back Checking account or a High-Yield Checking account which has met the qualifications stated in this disclosure.

At month end, if your High-Yield Savings account has been opened for more than 30 days without an open High-Yield Checking account or a Cash Back Checking account, your High-Yield Savings account will be closed and the funds transferred to the primary savings account.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00. You must maintain an average daily balance in your account to obtain the annual percentage yield, as disclosed on our rate schedule.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Transaction limitations:** During any month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### CLASSIC CHECKING ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance in your account to obtain the disclosed annual percentage yield, as disclosed on our rate schedule.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

### CASH BACK CHECKING ACCOUNT

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00.

**Qualifications:** To qualify for Cash Back, you must perform the following:

- Participate in our e-statement program
- Have at least one (1) ACH (Automated Clearing House) debit post and settle to your account or receive at least (1) ACH deposit to your account by the last day of the month.
- Have at least fifteen (15) Mastercard® debit card purchases (signature or pin based) post and settle to your account by the last day of the month.

If you do not meet these qualifications for the period, you will not receive the cash back percentage on your debit transactions for that period.

The cash back percentage for debit card transactions may change at any time.

### HIGH-YIELD CHECKING ACCOUNT

**Compounding and Crediting:** Dividends will be compounded monthly and will be credited to your account every month. The dividend rate and Annual Percentage Yield (APY) specified for a balance tier will apply to the balance when the average daily balance for the dividend period is within that tier. Dividend earnings are based on tiers outlined on our rate schedule. For this account type, the dividend period is 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 is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends. You may not reopen this account for 90 days after closing.

**Qualifications:** To earn the highest APY stated on our rate schedule, you must perform the following:

- Participate in our e-statement program
- Have at least one (1) ACH (Automated Clearing House) debit post and settle to your account or receive at least (1) ACH deposit to your account by the last day of the month.
- Have at least fifteen (15) Mastercard® debit card purchases (signature or pin based) post and settle to your account by the last day of the month.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00. You must maintain an average daily balance in your account to obtain the annual percentage yield, as disclosed on our rate schedule.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

### INVESTMENT CHECKING ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is 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 is the last day of the dividend period, and for the example above is January 31.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$1,000.00 in your account to avoid a fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a fee for that monthly statement cycle. You must maintain a minimum average daily balance in your account to obtain the disclosed annual percentage yield, as disclosed on our rate schedule.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

### PERSONALIZED CHECKING ACCOUNT

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$250.00 in your account to avoid a fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a fee for that monthly statement cycle.

### REWARDS/TEEN REWARDS/COLLEGE AND CAREER REWARDS CHECKING ACCOUNTS

To qualify for the Rewards Checking Account you must participate in our e-statement program.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00.

### MONEY MARKET ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is 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 is the last day of the dividend period, and for the example above is January 31.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25.00. Account is subject to closure if minimum balance of \$2,500.00 is not maintained. You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Transaction limitations:** During any month, you may not make more than six withdrawals or transfers to another Credit

Union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union. ATM transactions are available from this account. Please refer to the Electronic Fund Transfers section of your Membership Agreement (Terms and Conditions) booklet for limitations on ATMs.

### PINNACLE MONEY MARKET ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every month and will be credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is 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 is the last day of the dividend period, and for the example above is January 31.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$2,500.00. Account is subject to closure if minimum balance is not maintained. You must maintain a minimum average daily balance of \$2,500.00 in your account to avoid a fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a fee for that monthly statement cycle. You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Transaction Limitations:** During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union. ATM transactions are available from this account. Please refer to the Electronic Funds Transfer section of your Membership Agreement (Terms and Conditions) booklet for limitations on ATMs.

### CHRISTMAS CLUB ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

**Minimum Balance Requirements:** You must maintain a minimum average daily balance in your account to obtain the disclosed annual percentage yield, as disclosed on our rate schedule.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

**Transaction Limitations:** You may not make any withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer.

**Fees and Charges:** A withdrawal fee of \$1.00 will be charged for each teller-assisted withdrawal in excess of one during a club year (October 1 to September 30 of the following year). This fee will not apply if you are age 60 or older. On September 30 of each year, all funds on deposit in your Christmas Club account will be withdrawn by us and deposited in your Checking (Share Draft) or Share account, as you direct.

### VACATION CLUB ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

**Minimum Balance Requirements:** You must maintain a minimum average daily balance in your account to obtain the disclosed annual percentage yield, as disclosed on our rate schedule.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

**Transaction Limitations:** During any month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

**Fees and Charges:** A withdrawal fee of \$1.00 will be charged for each teller-assisted withdrawal in excess of four during a calendar year. This fee will not apply if you are age 60 or older.

### IRA SHARE SAVINGS ACCOUNT

**Compounding and Crediting:** Dividends will be compounded every quarter. Dividends will be credited to your account every quarter. If you close your share account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$100.00.

**Average Daily Balance Computation Method:** Dividends 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

**Transaction Limitations:** The maximum deposit allowed is subject to federal guidelines exclusive of qualified rollovers or transfers. You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

### ADDITIONAL INFORMATION

**This credit union is federally insured by The National Credit Union Administration.**

**Transaction limitation:** We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

**Inactive Accounts:** A savings account with a balance less than \$100.00 is considered inactive if, for one year, there has been no activity. Checking, Christmas Club, and Vacation Club accounts may be closed by the Credit Union due to inactivity and any remaining funds transferred to a share account. The fee for an inactive account will be charged monthly. Once the account balance is at zero the account will be closed and statement mailings will be discontinued. The inactive account fee is waived for members under age 25.

**Inactive High-Yield & Cash Back Checking Accounts:** A High-Yield or Cash Back checking account with a balance of less than \$100.00 and no activity for a period of 6 months will be charged an inactive fee as stated in our fee schedule. The fee for an inactive account will be charged to your checking account. Once the balance is at zero, the checking account will be closed.

**Low Balance Fee:** When you only have a share account, Vacation Club or Christmas Club and the aggregate monthly average daily balance is less than \$500, a monthly low balance fee will be assessed against your share account. The low balance account fee is waived for members under age 25. Club accounts may be closed and the funds transferred to the share account. Once the account balance is at zero your share account will be closed and statement mailings will be discontinued. Exceptions may apply. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.