



## TRUTH IN SAVINGS DISCLOSURE FOR SHARE ACCOUNTS

As of June 1, 2020, the prospective Dividend Rate and Annual Percentage Yield (APY) for the following accounts is:

	Regular and Special Shares	Regular and Special Shares	Loan Shares	IRA Shares	Christmas Club
Dividend Rate	0.10	0.30	0.10	0.10	0.10
Percentage Yield Dividends	0.10	0.30	0.10	0.10	0.10
Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Balance Required to Earn Dividends	\$5.00	\$20,000.01	\$5.00	\$5.00	\$5.00

### RATE INFORMATION

The Dividend Rate and Annual Percentage Yield for each account are set forth above. The Dividend Rate and APY for all accounts may change monthly, as determined by the Board of Directors.

### COMPOUNDING AND CREDITING

Dividends will be compounded and credited as set forth above. 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. The dividend date follows the ending date of a dividend period, and for this example is February 1. All other dividends periods follow these patterns of dates. The dividend declaration date follows the ending date of a dividend period. If you close your account before dividends are credited, you will not receive accrued dividends.

### MINIMUM BALANCE REQUIREMENTS

The par value of a regular share in this credit union is \$5.00. The minimum balance required to open each account is set forth above. To obtain a dividend, you must meet the minimum balance required to earn dividends as set forth above for each account.

### BALANCE COMPUTATION METHOD

Dividends are calculated using the average daily balance method. This method 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.

### ACCRUAL OF DIVIDENDS

Dividends will begin to accrue on the business day you deposit noncash items and/or cash to your account.

### NATURE OF DIVIDENDS

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

### FEES AND CHARGES

The following fees and charges may be assessed against your account:

<i>Excessive Transaction Fee</i>	<i>\$ 5.00 per transaction over 6 items per month (savings accounts)</i>
<i>Stop Payment</i>	<i>\$10.00 per request</i>
<i>Photocopy</i>	<i>\$ 2.00 per request</i>
<i>Wire Transfer Domestic</i>	<i>\$20.00 per request</i>
<i>Wire Transfer International</i>	<i>\$35.00 per request</i>
<i>Wire In</i>	<i>\$ 5.00 per request</i>
<i>Return Item</i>	<i>\$30.00 per item</i>
<i>Courtesy Pay Overdraft</i>	<i>\$10.00 per item</i>
<i>Copies of Statements</i>	<i>\$ 5.00 per month</i>
<i>Dormant account</i>	<i>\$12.50 per quarter (for accounts with balances less than \$50.00)</i>
<i>Debit Card Replacement</i>	<i>\$10.00 for 2<sup>nd</sup> request (and any additional requests) within a 12-month period</i>