

Savings Disclosures

VIP/Prestige Savings or 'You-Name-It' Savings

Rate Information - The dividend rate and Annual Percentage Yield may change every dividend period as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and will be credited monthly. The dividend period for this type of account is monthly, beginning on the first of the month and ending on the last day of the month.

Minimum Balance Requirements - The minimum balance required for this account is \$5.

Balance Computation Method - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day you have a balance of \$25 or more.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

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

National Credit Union Share Insurance - Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Money Market Index Plus and VIP/Prestige Money Market Accounts

Rate Information – The dividend rate and Annual Percentage Yield may change every dividend period as determined by the rate committee and approved by the board of directors. Earn a highly competitive rate, which is based on the average of hundreds of money market funds.

Compounding and Crediting - Dividends will be compounded monthly and will be credited monthly. The dividend period for this type of account is monthly, beginning on the first of the month and ending on the last day of the month.

Minimum Balance Requirements - The minimum balance to open the **Money Market Index Plus Account** is \$10,000 and \$2,400 for the **VIP/Prestige Money Market**. You must maintain the minimum daily balance in your account to obtain the disclosed Annual Percentage Yield. If, at any time during the month, your account balance falls below the minimum amount, your account will be subject to a service fee and a reduced interest rate.

Balance Computation Method - Dividends are calculated by the daily balance method, which

applies a daily periodic rate to the principal in your account each day you have a balance of \$25 or more.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Transaction Limitations - During any statement period, 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 pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee for every withdrawal or transfer over three.

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

National Credit Union Share Insurance - Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Certificate Accounts – Regular or IRA

91 Days - 5 Years

Rate Information - The dividend rate and Annual Percentage Yield assume that dividends remain in the account until maturity. A withdrawal or transfer will reduce earnings.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly and at maturity (if maturity is other than the day of monthly dividends). The dividend period for this type of account is monthly, beginning on the first of the month and ending on the last day of the month.

Minimum Balance Requirements - The minimum balance required for members 25 & older to open these accounts is \$500 and \$250, for members under 25.

Balance Computation Method - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Transaction Limitations - After the account is opened, you may not make deposits into the account until the maturity date stated on the certificate.

Maturity Date - Check “Rate Schedule” for specific maturity information.

Early Withdrawal Penalties - We may impose a penalty if you withdraw any of the funds

before the maturity date. The penalty will be computed on the entire balance and will be equal to 90 days dividends on Certificates with terms of less than one year, or 180 days dividends on Certificates with terms of one year or greater.

Renewal Policies - Your certificate account will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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

National Credit Union Share Insurance - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

IRA Savings and IRA Money Markets

(Traditional, Roth and Education or Coverdell)

Rate Information - The dividend rate and Annual Percentage Yield may change every dividend period, as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and will be credited monthly. The dividend period for this type of account is monthly, beginning on the first of the month and ending on the last day of the month.

Minimum Balance Requirements - For IRA Savings, the minimum balance required is \$5. For VIP/Prestige IRA Money Market, \$2,400, and for IRA Money Market Plus, \$10,000. You must maintain the minimum daily balance in your account to obtain the disclosed Annual Percentage Yield. If, at any time during the month, your account balance falls below the minimum amount, your account will be subject to a service fee and a reduced interest rate.

Balance Computation Method - Regular IRA Savings dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day. IRA Money Market dividends are calculated by the daily balance method which applies a daily periodic rate each day you have a balance of \$25 or more.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Transaction Limitations - This account is covered by the IRS rules governing IRA accounts. IRS penalties might apply to certain withdrawals; all transactions must be authorized. No electronic withdrawals are allowed on this account.

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

National Credit Union Share Insurance - Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Christmas & Vacation Club Accounts

Rate Information - The dividend rate and Annual Percentage Yield may change every dividend period, as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly. The dividend period for this type of account is monthly beginning on the first of the month and ending on the last day of the month.

Balance Computation Method - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Transaction Limitations - No withdrawals by means of a pre-authorized or automatic transfer or telephonic order will be allowed except for the automatic transfer done by request into the share account at the end of the Christmas Club year (approximately October 1) or the Vacation Club (approximately June 1).

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

National Credit Union Share Insurance - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Real Estate Escrow

Rate Information - The dividend rate and Annual Percentage Yield may change every year on January 1, as determined by the Department of Financial Institutions.

Compounding and Crediting - Dividends will not be compounded and will be credited annually. For this account type, the dividend period starts December 1 and the ending date of such dividend period is November 30 each year.

Minimum Balance Requirements - The minimum balance required to open this account is \$5.

Balance Computation Method - Dividends are calculated by the average daily balance method, which applies a daily periodic rate to the average daily balance in your account for the period. For this account the average daily balance is calculated by dividing the sum of the balance on the first day of the month and the last day of the month by two.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Transaction Limitations - No withdrawals or transfers from this account are permitted, except to pay for taxes and/or private mortgage insurance on the property securing your mortgage loan.

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

National Credit Union Share Insurance - Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.