

VIP Savings or Pledge Savings

Rate Information - The dividend rate and Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors. For the current APY rates, please see the current Rate Sheet.

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

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

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

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

Transaction Limitations - This type of account is not designed for excessive withdrawals. During any calendar month, we request that you not make more than six withdrawals or transfers to another account of yours or to a third party. If you exceed this limit, we may charge a fee to your account for every withdrawal or transfer over the stated limit, eliminate your account transfer privileges, close your account, or transfer the funds to another account for which you are eligible.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

Landmark Rewards Checking

Account Information - No dividends are paid on this account. Rewards are paid at a rate of one point for every \$2.00 in signature-based debit card purchases. Points will be earned based on your qualifying net purchases (purchases minus returns and/or other related credits). Points are redeemable for gift cards, travel, and merchandise. You do not earn points for unauthorized or fraudulent charges or for fees of any kind on your card account.

Minimum Balance Requirements - The minimum balance required to open this account is \$35.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

Landmark Premium Checking

(One account per member)

Rate Information - The dividend rate and Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors. For the current dividend and APY rates, please see the current Rate Sheet.

Compounding and Crediting - Dividends are compounded monthly and will be credited monthly. The dividend period for this type of account is monthly beginning on the first 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 appropriate balances in your account each day you have a balance of \$0.01 or more. This is a "tiered rate" account which means that one daily periodic rate will be applied to all balances up to but not exceeding \$500 (Tier 1) and a second periodic rate will apply to all balances exceeding \$500 (Tier 2), as long as you have direct deposit and e-statements.

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

Earnings - Daily periodic rate is 0% APY. You can earn higher APY with direct deposit and signing up for e-statements.

Direct Deposit - Direct deposit is defined as a minimum of \$250 per month in ACH deposits, which may include payroll, pension, or government benefit payments, such as Social Security.

Minimum Balance Requirements - The minimum balance required to open this account is \$35.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

Landmark VIP Checking

Rate Information - The dividend rate and the Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors. For the current APY rates, please see the current Rate Sheet.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly. The dividend period is monthly beginning on the first 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 each day the account balance is \$2,500 or more.

Accrual of Dividends - Dividends will accrue every day the account balance is \$2,500 or more.

Minimum Balance Requirements - The minimum balance required to open this account is \$35.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

Money Market Accounts

Rate Information - The dividend rate and Annual Percentage Yield (APY) may change anytime during the 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. For the current APY rates, please see the current Rate Sheet.

Compounding and Crediting - Dividends will be compounded and credited monthly. The dividend period is monthly beginning on the first and ending on the last day of the month. If the account is closed before accrued dividends are credited for the month, dividends will be calculated and credited up to the date of closing.

Minimum Balance Requirements - The minimum balance to open the **Money Market Index Plus** is \$10,000, **Signature Money Market** is \$2,500, and **VIP Money Market** is \$2,400. You must maintain the minimum daily balance in your account to obtain the disclosed Annual Percentage Yield. If, on any day during the month, your account balance falls below the minimum amount, your account will be subject to a service fee as disclosed in the Fee Schedule provided to you and a reduced or no interest rate as disclosed in the current Rates Sheet provided to you.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day. The daily periodic rate for **Signature Money Market** (which is based on the daily balance) will be applied to the full balance of the account.

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

Transaction Limitations - This type of account is not designed for excessive withdrawals. During any calendar month, we request that you not make more than six withdrawals or transfers to another account of yours or to a third party. If you exceed this limit, we may charge a fee to your account for every withdrawal or transfer over the stated limit, eliminate your account transfer privileges, close your Account, or transfer the funds to another account for which you are eligible.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

Certificate Accounts - Regular or IRA

(3 months - 5 Years)

Rate Information - The dividend rate and Annual Percentage Yield (APY) assume that dividends remain in the account until maturity. An early withdrawal or transfer will reduce earnings. For the current interest rates for Certificate Accounts, please see the current Rate Sheet.

Compounding and Crediting - Dividends are accrued 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 and ending on the last day of the month.

Minimum Balance Requirements - The minimum balance required to open this accounts is \$500.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance 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 - Maturity date is listed on your certificate receipt that is issued at the time of account opening or renewal.

Time Requirements - Your account will mature in 3 to 60 months, depending on the term selected.

Early Withdrawal Penalties - We may impose a penalty if you withdraw any of the funds before the maturity date which may result in forfeiture of principal. 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.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

IRA Savings and Money Market Accounts (Traditional, Roth, or Coverdell)

Rate Information - The dividend rate and Annual Percentage Yield (APY) may change anytime during the dividend period as determined by the rate committee and approved by the board of directors. For the current dividend and APY rates, please see the current Rate Sheet.

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 and ending on the last day of the month.

Minimum Balance Requirements - For **IRA Savings**, the minimum balance required is \$5. The minimum balance to open the **IRA Money Market Index Plus** is \$10,000, **IRA Signature Money Market** is \$2,500, and **IRA VIP Money Market** is \$2,400. You must maintain the minimum daily balance to obtain the disclosed Annual Percentage Yield. If, on any day during the month, your account balance falls below the minimum amount, your account will be subject to a service fee as disclosed in the Fee Schedule provided to you and a reduced or no interest rate as disclosed in the Current Rates brochure provided to you.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day. The daily periodic rate for **IRA Signature Money Market** (which is based on the daily balance) will be applied to the full balance of the account.

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 IRAs. IRS penalties might apply to certain withdrawals; all transactions must be authorized. No electronic withdrawals are allowed on this account.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

Health Savings Accounts (HSA)

(Our HSA works just like a checking account.)

Rate Information - The dividend rate and the Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors. For the current dividend and APY rates, please see the current Rate Sheet.

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 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 each day the account balance is \$0.01 or more.

Accrual of Dividends - Dividends will accrue every day the account balance is \$0.01 or more.

Transaction Limitations - This account is covered by the IRS rules governing HSAs. No transaction limitations apply to this account. IRS penalties might apply to certain withdrawals.

Fees - See the current Rate Sheet for a listing of fees and charges applicable to this type of account.

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. The dividend period for this type of account starts December 1 and ends on November 30 each year.

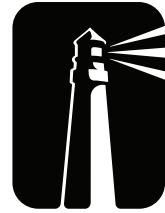
Minimum Balance Requirements - The minimum balance required to open this account is \$5.

Balance Computation Method - Dividends are calculated by the average daily balance (ADB) method which applies a daily periodic rate to the ADB in your account for the period. For this account the ADB 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 (2).

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.

For all accounts, dividends are paid from current income and available earnings following required transfers to reserves after the end of a dividend period.



Landmark

CREDIT UNION

Truth in Savings

Disclosures

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