

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

MATURITY DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate (%) Annual Percentage Yield (APY) %	Relationship* Dividend Rate (%) Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> IRA Certificate Accounts										
12 Month	/	/	Fixed	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
24 Month	/	/								
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								
<input type="checkbox"/> Regular Certificate Accounts										
12 Month	/	/	Fixed	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
24 Month	/	/								
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								
<input type="checkbox"/> Youth Certificate Accounts										
12 Month	/	/	Fixed	\$100.00	Quarterly	Quarterly	Account's Term	Allowed	See Transaction Limitations section	Automatic
24 Month	/	/								
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								
<input type="checkbox"/> Business Certificate Accounts										
12 Month	/	/	Fixed	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
24 Month	/	/								
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								
<input type="checkbox"/> Bump Up Certificate Accounts (Regular and IRA)										
24 Month	/	/	Fixed	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								

<input type="checkbox"/> Jumbo Certificate Accounts (Regular and IRA)			Fixed	\$90,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
12 Month	/	/								
24 Month	/	/								
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								
<input type="checkbox"/> Bump Up Jumbo Certificate Accounts (Regular and IRA)			Fixed	\$90,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
24 Month	/	/								
36 Month	/	/								
48 Month	/	/								
60 Month	/	/								
<input type="checkbox"/> Money Market Certificate			Fixed	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	See Transaction Limitations section	Automatic
91	/	/								
182 Days	/	/								

* For consumer certificate accounts an additional 0.25% will be added to the applicable Annual Percentage Yield for your account if you obtain a Money Market Account or Heritage Checking Account.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. During the term of your Bump Rate Certificate and Bump Up Jumbo Certificate account, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term.

2. DIVIDEND PERIOD. For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION. To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the dividend 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.

5. ACCRUAL OF DIVIDENDS. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

7. MATURITY. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY. We may impose a penalty if you withdraw from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of early withdrawal penalty for your account will equal one half of the dividends that could have been earned in the Certificate's term; however, the penalty will never be less than seven (7) days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

9. RENEWAL POLICY. The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE. Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$25.00
Number of Shares Required 1

