

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE:

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

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	\$25.01 to \$100.00 / \$100.01 to \$1,000.00 / \$1,000.01 to \$20,000.00 / \$20,000.01 to \$50,000.00 / \$50,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25.00	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Variable IRA	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Daily Balance	Account withdrawal limitations apply.
Share Draft	—	—	—	—	—	—	—	—	—

### 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 Regular Share, Money Market, Variable IRA, Vacation Club, and Holiday Club accounts, the dividend rate and

annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Share accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. NATURE OF DIVIDENDS —** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING —** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first

calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share, Money Market, Variable IRA, Vacation Club, and Holiday Club accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share 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 Regular Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share, Money Market, Vacation Club, and Holiday Club accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Regular Share and Vacation Club accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club account, you may close it. If you close your account, you will be charged a fee as stated in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money

Market accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, your account may be closed. For Money Market accounts, the minimum amount for account withdrawals or deposits is \$250.00. For Variable IRA accounts, you may not make any preauthorized, automatic or telephone transfers from your account to another account of yours or to a third party at any time. For Share Draft accounts, no account limitations apply.

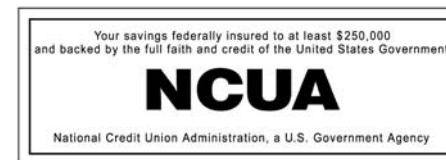
**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. 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

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.



<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>GENERAL FEES</b>	
Account Activity Printout	\$1.00/Page
Account Research	\$30.00/Hour
Automatic Transfer	\$5.00/Transfer, 1 <sup>st</sup> one free per month
Certified Check	\$5.00/Check
Coin Processing Members	6%
Non-Members	9%
Coin Processing – rolled or bagged by denomination (members only)	\$0.00
Deposit Item Return	\$25.00/Item
Inactive Account	\$5.00/Month after 12 month(s)
Share Account Minimum Balance Fee	Balance on account after 90 days
Legal Process	\$5.00/Item
Levies and Liens	\$100.00
Money Order	\$2.00/Money Order
Official Check	\$5.00/Check (Credit Union checks cleared by the Credit Union)
Official Check/Money Order Stop Payment	\$20.00 (with restrictions)
Returned Mail	\$5.00/Month
Statement Copy	\$1.00/Page, \$5.00 minimum
Monthly Paper Statement	\$1.00/Month
Wire Transfer (Outgoing Domestic)	\$25.00/Transfer
Wire Transfer (Outgoing International)	\$75.00/Transfer
ACH Stop Payment	\$20.00/Request
ACH Origination	\$10.00/Request CU generated, free if member generated online
Account Verification	\$5.00/Request
Preauthorized Withdrawals NSF	\$30.00
Medallion Signature	\$0.00
Notary	\$0.00
Visa Check and ATM Card NSF	\$30.00/Transaction
Visa Gift Card	\$3.00 (member)

	\$5.00 (non-member)
Visa Reloadable Card	\$6.00/Card \$4.00 per reload
Dispute Fee	\$0.00
Pinned POS	\$1.00/Transaction
Non-Bay Atlantic ATM Withdrawal	\$1.00/Withdrawal, 4 free per month
<b>SHARE DRAFT ACCOUNT FEES</b>	
NSF	\$30.00/Item (each submission or resubmission)
Returned Item	\$30.00/Item (each submission or resubmission)
Stop Payment	\$20.00/Request
Temporary Drafts	\$1.00/4 checks
Paid Share Draft Copy	\$5.00/Copy
Electronic Bill Payer	\$0.00
Courtesy Pay	\$30.00/Item (\$300.00 limit)
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Share</b> – Early Withdrawal	\$25.00 if closed within 6 months of opening
<b>Share</b> – ATM Card	\$3.00/Month
<b>IRA</b> – Early Withdrawal	\$50.00 if closed within 6 months of opening
<b>Money Market</b> – Excessive Withdrawal	\$25.00 if over 3 in a calendar month
<b>Money Market</b> – Transaction Fee	\$25.00 if transaction below \$250.00
<b>Holiday Club</b> – Early Withdrawal	\$10.00
<b>Business Account</b> – Monthly Maintenance	\$20.00/Month, waived with either Business Credit Card or loan