



TRUTH- IN-SAVINGS DISCLOSURE

	DIVIDENDS	BALANCE REQUIREMENTS	LIMITATIONS
PRIMARY SAVINGS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open - \$25.00 No Service Fee Minimum ADB** to earn APY* - \$25.00 Balance Method – ADB**	See #4
YOUTH SAVINGS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open - \$5.00 No Service Fee Minimum ADB** to earn APY* - \$5.00 Balance Method – ADB**	See #4
SUB SHARE SAVINGS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee No Minimum to earn APY* Balance Method – ADB**	See #4
MONEY MARKET	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open \$2,500.00 No Service Fee Minimum ADB** to earn APY* - \$25.00 Balance Method – ADB**	See #4
CLUB ACCOUNTS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee No Minimum to earn APY* Balance Method – ADB**	See #4
SHARE CERTIFICATES	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open 6 MOS. \$250.00 12-60 MOS. \$500.00 No Service Fee Minimum to earn APY*– 6 MOS. \$250.00 12-60 MOS. \$500.00 Balance Method – ADB**	See #4
REWARDS PLUS CHECKING	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open Service Fee - See #7 Minimum ADB** to earn APY* – \$2,000.00*** Balance Method – ADB**	None
BASIC CHECKING	No Dividends	No Minimum to open No Service Fee No Dividend Balance Method – ADB**	None
COMMERCIAL CHECKING	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open Service Fee - See #7 No Minimum to earn APY* Balance Method – ADB**	None
LIBERTY GOLD CHECKING (No Longer Offered As Of 7/1/2015)	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee Minimum ADB** to earn APY* - \$2,000.00 Balance Method – ADB**	None
IRA SHARES	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee Minimum ADB** to earn APY - \$25.00 Balance Method – ADB**	See #4
IRA CERTIFICATES	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open - \$1,000.00 No Service Fee Minimum to earn APY* - \$1,000.00 Balance Method – ADB**	See #4

* Annual Percentage Yield Stated

** Average Daily Balance

*** Other Conditions See #2 on Page 2

Except as specifically described, the Truth-in-Savings disclosure applies to all of the share accounts.

1. RATE INFORMATION:

Share Accounts: The dividend rate and annual percentage yield may change every month as determined by the Credit Union Board of Directors. See the Rate Schedule for current dividend rates and annual percentage yields.

Certificates: The dividend rate and annual percentage yield are fixed and will be in effect for the term of the certificate. The Annual Percentage Yield is based on the assumption that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND INFORMATION:

Dividends will be compounded monthly and will be credited to your account the last day of each month. Dividends will begin to accrue on the business day the deposit is posted to your account. Dividends are paid from current income and available earnings, after the required transfers to reserves at the end of a dividend period.

**For Rewards Plus Checking, in addition to minimum average daily balance, you must have 12 debit card transactions, 1 ACH debit or credit and be enrolled in eStatements during the statement cycle.

3. BALANCE COMPUTATION METHOD:

Dividends are calculated by the average daily balance method, which 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.

4. ACCOUNT LIMITATIONS:

Savings Accounts: Six (6) pre-authorized, automatic or telephone transfers (including transfers done through Freedom Phone, Freedom Teller or Mobile Banking) are allowed monthly from your savings accounts. Any other transfers must be accompanied by a signature.

Money Market Accounts: Three (3) maximum withdrawals are allowed on your Money Market Account monthly.

Club Accounts: The total maximum deposit allowed through the time period is \$5,000.00. The funds will be disbursed on the maturity date or the first business day thereafter into the Primary Share Account.

Share Certificates & IRA Certificates: After the certificate is opened, you may not make any deposits into your certificate until the maturity date of the certificate.

IRA Share Accounts: The minimum withdrawal is \$100.00 or the balance, whichever is less.

5. EARLY WITHDRAWAL PENALTIES:

Club Accounts: Funds may be withdrawn and the account closed within the first seven (7) days without a loss of dividends. After that, if you withdraw any funds from the account before maturity, the account will be closed and you will forfeit all dividends accrued for that month.

Share Certificates & IRA Certificates: A penalty will be imposed for withdrawals of principal made before maturity.

If your account has a maturity term of less than 12 months, the penalty will be equal to 90 days interest.

If your account has a maturity term of 12 months or more, the penalty will be equal to 180 days interest.

6. RENEWAL POLICY:

All certificates (IRA and Share) will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds without being charged a penalty.

7. FEES:

See the Fee Schedule for all-applicable fees and fee amounts that apply to each account.

