



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 12/1/2015

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Share	0.15% / 0.15%	Monthly	Monthly	\$1.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	0.25% / 0.25%	Monthly	Monthly	\$1.00	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.25% / 0.25%	Monthly	Monthly	\$1.00	—	—	Daily Balance	Account withdrawal limitations apply.
Back to School Club	0.25% / 0.25%	Monthly	Monthly	\$1.00	—	—	Daily Balance	Account withdrawal limitations apply.
IRA Savings	0.25% / 0.25%	Monthly	Monthly	\$10.00	—	\$10.00	Daily Balance	—
Health Savings	0.50% / 0.50%	Monthly	Monthly	\$1.00	—	\$1.00	Average Daily Balance	—
Youth Money Market	\$500.00 to \$1,999.99 0.15% / 0.15% \$2,000.00 to \$9,999.99 0.15% / 0.15% \$10,000.00 to \$24,999.99 0.25% / 0.25% \$25,000.00 to \$49,999.99 0.30% / 0.30% \$50,000.00 or greater 0.30% / 0.30%	Monthly	Monthly	\$500.00	\$500.00	\$500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$2,000.00 to \$9,999.99 0.15% / 0.15% \$10,000.00 to \$24,999.99 0.25% / 0.25% \$25,000.00 to \$49,999.99 0.30% / 0.30% \$50,000.00 or greater 0.30% / 0.30%	Monthly	Monthly	\$2,000.00	\$2,000.00	\$2,000.00	Daily Balance	Account transfer and withdrawal limitations apply.

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Checking	0.10% / 0.10%	Monthly	Monthly	\$1.00	—	\$1,000.00	Average Daily Balance	—
Alliance Advantage Money Market	0.35% / 0.35%	Monthly	Monthly	\$100,000.00	\$100,000.00	\$100,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Youth Money Market and Money Market accounts are tiered rate accounts. For Youth Money Market accounts, if your daily balance is from \$500.00 to \$1,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,000.00 to \$9,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the third interest rate and annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the fourth interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the fifth interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. For Money Market accounts, if your daily balance is from \$2,000.00 to \$9,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99,

the third interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the fourth interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest. However, for Holiday Club, Vacation Club, and Back to School Club accounts, any accrued interest will be paid if you close the account within seven (7) days of the date you open it.

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 Youth Money Market and Money Market accounts, there is a minimum daily balance required to avoid a service fee for the crediting period. If the minimum daily balance requirement is not met during each day of the crediting period, you will be charged a service fee as stated in the Fee Schedule. For Alliance Advantage Money Market accounts, there is a minimum

average daily balance required to avoid a service fee for the crediting period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share, IRA Savings, Youth Money Market, and Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting 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 Health Savings, Alliance Advantage Money Market, and Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule interest is calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCOUNT LIMITATIONS — For Share, Youth Money Market, Money Market, and Alliance Advantage Money Market 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 November 1 and the account will remain open. If you withdraw from your Holiday Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after June 1 and the account will remain open. If you withdraw from your Vacation Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Back to School Club accounts, the entire balance will be transferred to another account of yours on or after August 1 and the account will remain open. If you withdraw from your Back to School Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Savings, Health Savings, and Checking accounts, no account limitations apply.

6. 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 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 Fee Schedule 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.

7. 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

8. RATES — The rates appearing with this Schedule are accurate as of the effective 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.

9. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

