

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE 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	
Share	\$250.00 to \$9,999.99 / \$10,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Wealth Builder Savings	\$2,500.00 to \$9,999.99 / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Wealth Builder Venture Savings	\$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
Union Holiday	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Union Vacation	\$0.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 or greater	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Non-Member Union Vacation	—	—	—	—	\$5.00	—	—	—	Account limitations apply.
Health Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.

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Rewards Saver Qualifications Met (See Section 3)	\$0.00 to \$2,499.99 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
	\$2,500.00 to \$14,999.99 /								
	\$15,000.00 to \$74,999.99 /								
	\$75,000.00 or greater /								
Qualifications Not Met (See Section 3)	/								
Basic Checking	—	—	—	—	—	—	—	—	—
Cash Back Checking	—	—	—	—	—	—	—	—	—
Rewards Checking Qualifications Met (See Section 3)	\$0.00 to \$20,000.00 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
	\$20,000.00 or greater /								
Qualifications Not Met (See Section 3)	/								

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 Share, Wealth Builder Savings, Wealth Builder Venture Savings, Christmas Club, Union Holiday, Union Vacation, Health Savings, Rewards Saver, and Rewards Checking 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Share, Wealth Builder Savings, Wealth Builder Venture Savings, Union Vacation, Rewards Saver, and Rewards Checking 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 Share, Wealth Builder Savings, Wealth Builder Venture Savings, Union Vacation, and Rewards Saver 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. For Rewards Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. CASH BACK CHECKING ACCOUNT -- No dividends are paid on this account; however, you may qualify for cash back if you meet all of the minimum service requirements during the calendar month. The minimum service requirements include: 1) making 15 debit card purchases of at least \$3.00 that are posted and cleared to your account during the calendar month; 2) being enrolled in E-statements; and 3) receive a minimum of \$500.00 in direct deposits during the calendar month. If you meet all minimum service requirements during the calendar month, you will receive 1.00% cash back, up to \$5.00, on all purchases during the calendar month. The purchases must be made with your SMW debit card linked to your Cash Back Checking account and must be posted and have

cleared the account during the calendar month. If your Cash Back Checking account does not meet all of the minimum service requirements during the calendar month, you will not receive the 1.00% cash back. Only one Cash Back Checking account is permitted per primary members' social security number.

3. REWARDS ACCOUNTS --

Rewards Saver. The Rewards Saver account is a tiered rate account and is available only to holders of a Rewards Checking account. If you meet the minimum qualification requirements for your Rewards Checking account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$2,499.99 or less. If your balance is from \$2,500.00 to \$14,999.99, the second dividend rate an annual percentage yield listed for this account in the Rate Schedule will apply. If your balance is from \$15,000.00 to \$74,999.99, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your balance is \$75,000.00 or greater, the fourth dividend rate an annual percentage yield listed for this account in the Rate

Schedule will apply. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for Rewards Checking account, the fifth dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Reward Saver account. Only one Rewards Saver account is permitted per primary members' social security number.

Rewards Checking. This account is a tiered rate account. If your average daily balance is \$20,000.00 or less and your Rewards Checking account meets all the minimum service requirements during the calendar month, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If your average daily balance is greater than \$20,000.00 and your Rewards Checking account meets all of the minimum service requirements during the calendar month, the second dividend rate and range of annual percentage yields listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. The minimum service requirements include: 1) making 15 debit card purchases of at least \$3.00 that are posted and cleared to your account during the calendar month; 2) receive a minimum of \$1,000.00 in direct deposits during the calendar month; and 3) being enrolled in E-statements. If you do not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Rewards Checking account. If you have a Reward Saver account, you can choose to automatically transfer dividends earned on the Reward Checking account into your Reward Savings account; in that event, dividends will not compound in the Reward Checking account. If you do not have a Reward Saver account, dividends earned will remain in your Rewards Checking account. Only one Rewards Checking account is permitted per primary members' social security number.

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

5. 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.

6. 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 Share, Wealth Builder Savings, Wealth Builder Venture Savings, Christmas Club, Union Holiday, Union Vacation, Health Savings, Rewards Saver, and Rewards Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Union Holiday accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 Wealth Builder Savings and Wealth Builder Venture Savings 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 Share, Wealth Builder Savings, and Wealth Builder Venture Savings 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.

8. ACCOUNT LIMITATIONS — For Share, Wealth Builder Savings, Wealth Builder Venture Savings, Union Vacation, and Health Savings 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 Christmas Club and Union Holiday accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 20 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 Christmas Club and Union Holiday account, you may close it. For Non-Member Union Vacation accounts, no additional deposits are permitted. For Wealth Builder Savings, Rewards Saver, Basic Checking, Cash Back Checking,

and Rewards Checking accounts, no account limitations apply.

9. 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.

10. 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

11. RATES — The rates provided in or with the Rate 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.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency