



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 10/1/2020

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	Dividend Rate/Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
3 Plus <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 0.15% / 0.15% \$25,000.00 to \$99,999.99 0.20% / 0.20% \$100,000.00 or greater 0.25% / 0.25%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
6 Plus <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 0.25% / 0.25% \$25,000.00 to \$99,999.99 0.349% / 0.35% \$100,000.00 or greater 0.499% / 0.50%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
12 Plus <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 0.449% / 0.45% \$25,000.00 to \$99,999.99 0.549% / 0.55% \$100,000.00 or greater 0.698% / 0.70%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
24 Plus <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 0.698% / 0.70% \$25,000.00 to \$99,999.99 0.797% / 0.80% \$100,000.00 or greater 0.946% / 0.95%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
36 Plus <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 0.847% / 0.85% \$25,000.00 to \$99,999.99 0.946% / 0.95% \$100,000.00 or greater 1.094% / 1.10%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic



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48 Plus <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 1.045% / 1.05% \$25,000.00 to \$99,999.99 1.144% / 1.15% \$100,000.00 or greater 1.292% / 1.30%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
60 Month <input type="checkbox"/> Regular Certificate <input type="checkbox"/> IRA Certificate	\$500.00 to \$24,999.99 1.342% / 1.35% \$25,000.00 to \$99,999.99 1.44% / 1.45% \$100,000.00 or greater 1.588% / 1.60%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic

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.