

## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** 07/19/2019

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	
Membership Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Regular Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Non-Dividend Membership Savings	0.00% — 0.00%	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
Non-Dividend Savings	0.00% — 0.00%	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
Goal Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Dream Home Club	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA (Traditional/Roth)	0.549% / 0.55%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$2,500.00 to \$9,999.99 0.22% / 0.22%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
	\$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 to \$99,999.99 0.349% / 0.35%								
	\$100,000.00 or greater 0.399% / 0.40%								
Transformation Checking	\$1,000.00 to \$25,000.00 1.00% / 1.00% \$25,000.01 or greater 0.03% / 0.03%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$5,000.00*	\$1,000.00	Daily Balance	—
Simply Checking	—	—	—	—	\$25.00	—	—	—	—

### 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 Membership Savings, Regular Savings, Goal Saving, Dream Home Club, IRA (Traditional/Roth), Money Market, Transformation Checking accounts, the dividend rate and annual percentage yield may change monthly 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. Money Market and Transformation 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 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 Membership Savings, Regular Savings, Goal Savings, IRA (Traditional/Roth), Money Market, Transformation Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Goal Savings 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 Membership 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 Transformation Checking accounts, there is a minimum average daily balance required or a minimum of 12 debit card transactions that post and settle to the account to avoid a service fee for

the dividend period. If the minimum average daily balance requirement and 12 debit card transactions posting and settling is not met, you will be charged a service fee as stated in the Fee Schedule. For Membership Savings, Regular Savings, Goal Savings, Dream Home Club, IRA (Traditional/Roth), Money Market, Transformation Checking 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, 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 Membership Savings, Regular Savings, Non-Dividend Membership Savings, Non-Dividend Savings, Dream Home Club, IRA (Traditional/Roth), and 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 Goal Savings accounts, the entire balance will be transferred to another account of yours on or after the day you selected and the account will remain open. For Dream Home Club accounts, withdrawals can only be made for items directly related to home purchases and are subject to the requirements of the Dream Home Club Enrollment Terms and Conditions, see separate Terms and Conditions for more details. If you wish to access the funds in your Goal Savings, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For IRA (Traditional/Roth) accounts, if the balance falls below and remains below \$25.00 for a period of 6 consecutive months, CFCU may terminate the IRA with notification to you and the funds will be returned. For Transformation Checking and Simply Checking 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 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.

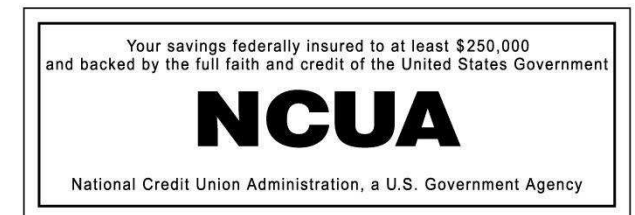
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**9. 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.

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





## TRUTH-IN-SAVINGS DISCLOSURE

SUPPLEMENTAL PROMOTIONAL DISCLOSURE					Effective through 12/31/2019				
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 Stated APY	Balance Method to Calculate Dividends	
Transformation Checking	\$0.01 to \$25,000.00 1.00% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$5,000.00* (see page 2)	---	Daily Balance	---
	\$25,000.01 or greater 0.03% / 0.03%								
ACCOUNT DISCLOSURES									

**TRANSFORMATION CHECKING PROMOTIONAL DISCLOSURE:** The following disclosures apply to this account through December 31, 2019; after that time, the disclosures on the prior pages 1 and 2 in their entirety will apply to this account.

**RATE INFORMATION** – The Annual Percentage Yield (APY) is the 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. The dividend rate and annual percentage yield are effective through December 31, 2019; after that time, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union’s Board of Directors. The dividend rate and annual percentage yield are the prospective rate and yield that the Credit Union anticipates paying for the applicable dividend period. The Transformation Checking account is a tiered account. The balance ranges and corresponding dividend rate and annual percentage yield applicable to each tier are disclosed in the Rate Schedule. Effective through December 31, 2019, each dividend rate will apply only to that portion of the account balance within each balance range.

**OTHER ACCOUNT DISCLOSURES** – The previous pages 1 and 2 contain other account disclosures that apply to the Transformation Checking account, except as specifically described herein and excluding the Rate Information shown above effective through December 31, 2019. The applicable disclosures that apply from the previous page include: 2. NATURE OF DIVIDENDS, 3. DIVIDEND COMPOUNDING AND CREDITING, 4. ACCRUAL OF DIVIDENDS, 5. BALANCE INFORMATION, 6. ACCOUNT LIMITATIONS, 7. FEES FOR OVERDRAWING ACCOUNTS, 8. MEMBERSHIP, 9. RATES, 10. FEES.