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	
Savings	/	Monthly	Monthly	Monthly (Calendar)	$50.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings	/	Monthly	Monthly	Monthly (Calendar)	$50.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings	$0.00 to $9,999.99 / $10,000.00 to $19,999.99 / $20,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	—	Daily Balance	Account deposit, transfer and withdrawal limitations apply.
Premium IMMA	$0.00 to $24,999.99 / $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	—	Daily Balance	Account deposit, transfer and withdrawal limitations apply.
IRA Savings	$0.00 to $2,499.99 / $2,500.00 to $19,999.99 / $20,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Daily Balance	—
Club Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.

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Health Savings	/	Monthly	Monthly	Monthly (Calendar)	-	-	-	Daily Balance	-
Kasasa Saver Qualifications met in Kasasa Cash account (See Section 2) **Qualification not met in Kasasa Cash account (See Section 2)**	$0.00 to $10,000.00 / $10,000.01 or greater / /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Kasasa Cash Qualifications met (See Section 2) **Qualification not met (See Section 2)**	$0.00 to $10,000.00 / $10,000.01 or greater / /	Monthly	Monthly	Monthly (Calendar)	$50.00	—	—	Daily Balance	—
Kasasa Tunes	—	—	—	—	$50.00	—	—	—	—
Choice Checking	—	—	—	—	$50.00	—	—	—	—

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 Savings, Youth Savings, Money Market Savings, Premium IMMA, IRA Savings, Club Savings, Health Savings, Kasasa Saver, and Kasasa Cash 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. Money Market Savings, Premium IMMA, IRA Savings, Kasasa Saver, and Kasasa Cash 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. KASASA ACCOUNTS – For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements you must: 1) complete at least ten (10) debit card transactions (excluding ATM and PIN based transactions); 2) have at least one (1) direct deposit/payroll transaction or ACH debit or credit (does not apply to Kasasa Saver or Kasasa Tunes); 3) be enrolled in and log into online banking monthly; 4) be enrolled in and receive e-Statements. Transactions may take one (1) or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers to not count as qualifying ACH transactions. The monthly qualification cycle is defined as a period beginning two (2) business days before the last business day of the month and ending three (3) business days before the last day of the month.

Kasasa Saver – Kasasa Saver accounts are available only to holders of a Kasasa Cash account.

Kasasa Cash – For Kasasa Cash accounts, if you meet all of the minimum service requirements, we will reimburse up to $30.00 in domestic ATM withdrawal surcharge fees assessed. One (1) Kasasa Cash account allowed per social security number.

Kasasa Tunes – For Kasasa Tunes accounts, you will receive up to $25.00 in initial iTunes® or Amazon.com® credit. Also, for each monthly qualification cycle, you will receive up to $10.00 in iTunes® or Amazon.com® credit for purchases posted and settled to your account during the qualification cycle when you meet all of the minimum qualification requirements. In addition, we will reimburse up to $30.00 in domestic ATM fees. The iTunes® and Amazon.com® credit will expire after 30 days. However, for the $25.00 in initial iTunes® or Amazon.com® credit, the credit will expire after 60 days.

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

4. 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.

5. 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.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Premium IMMA 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 Fee 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.

7. ACCOUNT LIMITATIONS — For Savings, Youth Savings, Money Market Savings, Premium IMMA, Club Savings, and Kasasa Saver 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 Club Savings accounts, the entire balance will be transferred to another account of yours on or after the scheduled date and the account will remain open. If you withdraw from your Club Savings 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 Money Market Savings accounts, the minimum withdrawal amount is $500.00 and the minimum deposit amount after opening is $100.00 For Premium IMMA accounts, the minimum withdrawal amount is $500.00 and the minimum deposit amount after opening is $100.00. For IRA Savings, Health Savings, Kasasa Cash, Kasasa Tunes, and Choice Checking accounts, no account limitations apply.

8. 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.

9. 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	$50.00
Number of Shares Required	1

10. 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.

FEE SCHEDULE

GENERAL FEES	
Account Closure	$25.00 if account closed within 12 months
Account Reconciliation	$30.00/Hour and $15.00 minimum charge
Account Research	$30.00/Hour and $15.00 minimum charge
Bad Address	$5.00
Deposit Item Return	$20.00/Item
Deposit Verification	$10.00
Dormant Account	$10.00/Month after 1 year(s)
Items Sent for Collection	$20.00/Item
Legal Process (tax levies, summons)	$75.00
Mailed Transaction Slip	$5.00
Money Order	$2.00/Money Order
Non-member Check Cashing	$10.00 or 3.00% whichever is greater
Notary Service	$2.00/Signature (non-member) $1.00/Document (members, two (2) free)
Official Check Stop Payment	$25.00
Paper Statement (non checking members)	$5.00
Reopening Account	$25.00 if account reopened within 12 months (limited to reopening one(1) time)
Returned Mail	$5.00/item returned
Statement Copy	$10.00/Copy
Tag/Title Processing	$5.00 plus State charge
Telephone Transfer (by staff member, not audio response or ATM)	$5.00/Transfer
Visa Gift Card: Lost, stolen or replacement Cash Out Card/Mail Check Purchase	 $5.00 $10.00 $2.00/Item
Wire Transfer (International)	Cost varies
Wire Transfer (Outgoing)	$10.00/Transfer
Account Number Reassignment	$10.00 , if more than one in 12 month period
Carfax Vehicle Report	$15.00
Cashiers/Certified Check	$2.00
Escheat Account	$50.00 assessed at time of release to state of Maryland
IRA Withdrawal	$10.00/Withdrawal outside of RMD (1free per calendar year)
Home Equity/Mortgage Subordination	$250.00
Loan Application	$35.00 (Fresh Start)
Loan Application	$50.00 , applies to third application submission in a 90-day period with 2 previous denials
Loan Payment Telephone Transaction	$15.00/Transaction
Loan Payment ACH Change	$15.00/Change
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	$30.00/Item
Stop Payment	$30.00/Request
Check Copy	$5.00/Copy
Paid Exception	$30.00/Item
Privilege Pay	$25.00/Item
Overdraft Transfer	$2.00/Transfer
Temporary Checks	$2.00/Check, 4 minimum
Monthly Service Charge	$6.95 , waived for first month (debit card purchases in excess of $2.00 reduce fee by $0.25)

EFT FEES	
ACH Origination	$5.00/Withdrawal
ATM Transaction (Checking Withdrawal	$0.75/Withdrawal (four(4) free per month)
ATM Transaction (Savings/Line of Credit Withdrawal)	$0.75/Withdrawal
Card Replacement	$20.00/Card lost or damaged
Card Reactivation	$20.00
Declined ATM Transaction	$0.75
Initial /Expired ATM Card	$10.00
Return Electronic Item	$30.00/Item
ATM Correction	$10.00 (member error)
Empty ATM Envelope	$10.00
ATM Balance Inquiry	$0.75 (non-proprietary ATMs)
SAFE DEPOSIT BOX FEES	
3” x 5” Box	$30.00/Year
3” x 10” Box	$50.00/Year
5” x 5” Box	$40.00/Year
5” x 10” Box	$75.00/Year
SPECIFIC ACCOUNT FEES	
Premium IMMA - Service Fee	$10.00/Month if average daily balance is not maintained
Club Savings - Withdrawal	$10.00/withdrawal (outside of scheduled date)

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