

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.



Health Savings	/	Monthly	Monthly	Monthly (Calendar)	-	-	-	Daily Balance	-
Earn Checking Qualifications met (See Section 2)	\$2,500.00 to \$11,000.00 / \$11,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$2,500.00	Average Daily Balance	—
Qualification not met (See Section 2)	/								
Dream Checking	—	—	—	—	—	—	—	—	—
Plan 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 Savings, Youth Savings, Money Market Savings, Premium IMMA, IRA Savings, Club Savings, Health Savings, and Earn 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. Money Market Savings, Premium IMMA, and IRA Savings 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. EARN CHECKING ACCOUNTS – For Earn Checking accounts, you are eligible for the high dividend rate if you meet the applicable minimum qualification requirements during the calendar month. To meet the minimum monthly qualification requirements you must: 1) maintain an average daily balance of \$2,500.00; 2) have an incoming ACH credit of \$500.00 or more; 3) sign up for Online Banking; 4) Sign up for eStatements with a valid email address; and 5) have an active Debit Card. The Earn Checking account is a tiered rate account. 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. If you do not meet all the

minimum monthly qualification requirements, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to the entire balance in the account.

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 Earn Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average 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 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 average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average

daily balance in the account for the dividend 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 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, and Club 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 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, Earn Checking, Dream Checking, and Plan 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.

Non-member Check Cashing	\$10.00 or 3.00% whichever is greater
Notary Service	\$2.00/Page
Official Check Stop Payment	\$25.00
Paper Statement	\$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	\$5.00
Cash Out Card/Mail Check	\$10.00
Purchase	\$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
Courtesy Pay	\$25.00/Item
Overdraft Transfer	\$2.00/Transfer
Temporary Checks	\$2.00/Check, 4 minimum
Plan Checking Monthly Service Charge	\$5.95

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	\$20.00
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)

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
Share Draft 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

