

## TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided within 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	See Separate Rate Schedule	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account limitations apply.
Savings		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Youth Savings (under 18)		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Christmas Club		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Funeral Trust Savings		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Mortgage Savings		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Money Market Savings		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Money Market Checking		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Preferred Checking		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Achieve Money Market		Monthly	Monthly	Quarterly (Calendar)	—	\$25,000.00	—	Daily Balance	Account limitations apply.
Select Checking (legacy)		Monthly	Monthly	Monthly (Calendar)	—	\$200.00	\$500.00	Daily Balance	Account limitations apply.
Volunteer Select Checking (legacy)		Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Free Checking		—	—	—	—	—	—	—	Account limitations apply.
HELOC Checking		—	—	—	—	—	—	—	Account limitations apply.
Foundations Checking		—	—	—	—	—	—	—	Account limitations apply.
Health Savings Checking		Monthly	Monthly	Monthly (Calendar)	—	—	—	—	Account limitations apply.
Adds Up Checking (legacy)		Monthly	Monthly	Monthly (Calendar)	—	\$500.00	—	Daily Balance	Account limitations apply.
eSmart Checking	—	—	—	—	—	—	—	Account limitations apply.	

### 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, Savings, Youth Savings, Christmas Club, Funeral Trust Savings, Mortgage Savings, Money Market Savings, Money Market Checking, Achieve Money Market, Preferred Checking, Select Checking, Volunteer Select Checking, Health Savings Checking, and Adds Up 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market Savings, Money Market Checking, Achieve Money Market, Health Savings Checking, and Adds Up 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 Youth Savings, Money Market Savings, Money Market Checking, Achieve Money Market, and Health Savings Checking 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. Youth Savings accounts are tiered rate accounts. You will receive a higher yield on your daily balance on the first \$2,500.00. For balances over \$2,500.00 you will receive a minimum yield which is listed on the Rate Schedule. Adds Up Checking accounts are tiered rate accounts. You will receive a higher yield on your daily balance on the first \$15,000.00 if the following qualifications are met: 1) you direct deposit your primary source of income; 2) you receive eStatements; 3) you complete 15 or more posted merchant purchases (point of sale transactions) with a WESTCheck debit card during the statement month. The higher yield is listed on the Rate Schedule. Balances over \$15,000.00 and if all qualifications are met will receive a yield which is listed on the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the qualifications during a statement month, you will receive a minimum yield which is listed on the Rate Schedule.

**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.

**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 Achieve Money Market, Select Checking, and Adds Up Checking 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 Service Charges and Fees Schedule. For Select 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 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.

**6. ACCOUNT LIMITATIONS** — For Membership Savings, Savings, Youth Savings, Christmas Club, Funeral Trust Savings, Mortgage Savings, Money Market Savings, and Money Market Checking 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 eSmart Checking accounts, you must receive eStatements, accounts not registered for eStatements may be subject to a monthly fee. For Youth Savings accounts, you are limited to one Youth Savings account, regardless of multiple membership accounts. Once you turn age 18, balances in your Youth Savings account will be transferred to your Membership Savings and the account will be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. For Achieve Money Market accounts, you may make three (3) withdrawals of at least \$1,000.00 per month. For Achieve Money Market accounts, you may make deposits of at least \$1,000.00. For HELOC Checking accounts, checks must be written for at least \$100.00. For Foundations Checking accounts, there are certain limitations that apply as follows: 1) deposits can only be made in the form of cash, payroll direct deposit or government checks; (2) debits from the account can only be made via use of a debit card; (3) limited check cashing services; (4) your account will be closed if (a) there is a negative balance for more than seven (7) business days; (b) if your account balance is negative more than \$100.00; (c) your account balance is \$0.00 without any transaction activity for two (2) or more consecutive months or (d) if more than three (3) NSF's occur in a 6-month period. For all accounts, your account may be closed if the balance is zero (0) with no activity for two (2) consecutive months.

**7. FEES FOR OVERDRAWING ACCOUNTS** — An overdraft fee for overdrawing your account may be imposed on each check, draft, item, recurring debit card transaction, ATM transaction and

one-time debit card transaction\*, 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. If we have approved a Courtesy Pay overdraft protection limit for your account, such fees may reduce your approved limit. If your account has insufficient funds and is not eligible for Courtesy Pay overdraft protection, a non-sufficient funds fee may be imposed for each check, draft or item presented and the check, draft or item will be returned unpaid. Please refer to the Service Charges and Fees Schedule for current fee information.

\*For ATM and one-time debit card transactions, you must consent to the Credit Union's Courtesy Pay overdraft protection and have an eligible account in order for the transaction amount to be considered for payment and the account overdrawn. 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 Courtesy Pay overdraft protection and the Service Charges and Fees Schedule.

**8. 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	\$5.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Schedule are accurate as of the last dividend declaration 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 Service Charges and Fees Schedule for a listing of fees and charges applicable to your account(s).

