

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION 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	
Prime Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Transaction Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Non-Dividend Share	—	—	—	—	—	—	—	—	—
Club Accounts	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Health Savings Account	\$5.00 to \$2,499.99 / \$2,500.00 to \$4,999.99 / \$5,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
Money Market Account	\$2,500.00 to \$20,000.00 / \$20,000.01 to \$100,000.00 / \$100,000.01 to \$250,000.00 / \$250,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Money Market Account	\$20,000.00 or below / \$20,000.01 to \$100,000.00 / \$100,000.01 to \$250,000.00 / \$250,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.



<b>Emery Basic Checking</b>	—	—	—	—	\$10.00	—	—	—	Account limitations apply.
<b>Second Chance Checking</b>	—	—	—	—	\$100.00	—	—	—	Account limitations apply.
<b>Emery Secure Checking</b>	—	—	—	—	\$10.00	—	—	—	—
<b>Emery Rewards</b> Qualifications Met (See Section 2)	\$0.00 to \$2,500.00 /								
	\$2,500.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	—	Daily Balance	Account limitations apply.
Qualifications Not Met (See Section 2)	/								

## 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 Prime Share, Secondary Share, Transaction Share, Club Accounts, Holiday Club, Health Savings Account, Money Market Account, IRA Money Market Account, and Emery Rewards 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. Health Savings Account, Money Market Account, and IRA Money Market 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. EMERY REWARDS** — For Emery Rewards accounts, you may qualify for month rewards if you meet the applicable minimum qualifications requirements for each calendar month. To meet the minimum qualification requirements, you must: 1) have enrolled and receive statements; 2) log into mobile/home banking once per month; 3) have one (1) direct deposit of at least \$500.00; and 4) have debit card activity of at least \$350.00. The Monthly Service fee will not be charged if you have debit card activity of at least \$700.00. If you do not have at least \$700.00 of debit card activity, the Monthly Service

fee will be charged as disclosed in the fee schedule. The Emery Rewards account is a tiered account. If you meet the minimum qualifications requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$2,500.00 or less and will earn the second dividend rate and range annual percentage yields on balances over \$2,500.00. 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 minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance on your Emery Rewards 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. For Prime Share, Secondary Share, Transaction Share, Club Accounts, Holiday Club, Health Savings Account, Money Market Account, IRA Money Market Account, and Emery Rewards accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

However, for Club Accounts and Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Share 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 Money Market 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 Money Market 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 dividend period, you will not earn the stated annual percentage yield. 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 Prime Share, Secondary Share, Club Accounts, Holiday Club, Money Market Account, and IRA Money Market Account 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 Accounts and Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account

will remain open. For Emery Basic Checking accounts, you may make ten (10) check withdrawals per month. If you exceed this limitation your account will be charged a fee as disclosed in the Fee Schedule. For Second Chance Checking accounts, The \$100.00 opening deposit will remain on hold for the duration of the account. For Transaction Share, Non-Dividend Share, Health Savings Account, and Emery Secure 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	\$5.00
Number of Shares Required	1

**10. RATES** — The rates appearing with this 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.

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

