



TRUTH-IN-SAVINGS DISCLOSURE

SHARE DRAFT AND SHARE ACCOUNTS

Your Dividend Rate and Annual Percentage Yield may change on your Regular Share, Holiday Club, IRA Share or SEP, Money Market Savings, Kirby Kangaroo, CU Succeed, Summer Saver, Vacation Club and other similar accounts that we may offer from time to time. 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. The Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. Please refer to the rate schedule for the Dividend Rate and Annual Percentage Yield on your account. A Classic Checking Account does not pay dividends.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield and prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting

Dividends on your Regular Share, Premier Checking, Premier Plus Checking, Holiday Club, IRA Share or SEP, Money Market Savings, Kirby Kangaroo, CU Succeed, Summer Saver and Vacation Club Accounts are compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. If you close a dividend-bearing account before your accrued dividends are credited, you will not receive the accrued dividends. If the balance in your account reaches zero, and you do not bring the balance account up to par value within six (6) months, we will deem your account to have been closed by you.

Balance Information

Share Account

The minimum balance required to open a Regular Share Account is \$50.00. The par value of one share required to retain Credit Union Membership is currently \$5.00 as determined by the Credit Union's Board of Directors. The minimum balance to earn dividends on your Regular Share, Holiday Club, IRA Share or SEP, Summer Saver and Vacation Club is \$50.00. Dividends are paid on Kirby Kangaroo and CU Succeed Accounts on any balance greater than \$5.00.

Money Market Savings Account

The minimum balance to open and earn dividends on your Money Market Savings Account is \$5000.00. On any day during the dividend period that the balance in your Money Market Savings Account falls below \$5000.00, no dividends will be paid for that day. We may offer other Money Market Savings Accounts from time to time with different minimum balance requirements.

Classic Checking

The Classic Checking Account is a basic, non-dividend bearing account. There are no minimum balance requirements to avoid fees or monthly service charges.

Premier Checking

The Premier Checking Account is a dividend bearing account. There are no minimum balance requirements to open or earn dividends, no per check charges, and no monthly maintenance fees. To qualify for a Premier Checking Account, direct deposit of payroll (net pay), social security, VA pension/disability, teachers pension or other form of regular reoccurring direct deposit must be deposited into the checking account.

Premier Plus Checking

The Premier Plus Checking Account is a dividend bearing account. There are no minimum balance requirements to open or earn dividends, no per check charges, and no monthly maintenance fees. The Premier Plus Checking Account is offered to Members 50 years of age or older.

Accrual of Dividends

Dividends will begin to accrue, using the daily balance method, on cash and non-cash (i.e., check) deposits on the business day you make the deposit to your account at any branch office of the Credit Union. The daily balance method of calculating dividends applies a daily periodic rate to the full amount of principle in the account at the beginning of each day. The daily periodic rate is the Dividend Rate divided by 365 days.

Transaction Limits

For Share Savings and Money Market Savings Accounts, you may make up to six (6) preauthorized, automatic, or telephonic transfers to another account of yours or to a third party during any calendar month. If you repeatedly make more than the maximum permissible number of preauthorized withdrawals or monthly automatic transfers from any Share Savings or Money Market Savings Account on a regular basis, we may be required to transfer your account to a checking account. We may also charge a fee for every preauthorized withdrawal or automatic transfer you make in excess of the maximum permitted and/or we may refuse to honor any transfer or withdrawal that exceeds these limits. There are no limits on the number of withdrawals or transfers from your Share Savings or Money Market Savings Account when made in person, by mail (by a check mailed to you), messenger or automated teller machine (ATM).

We reserve the right to require Members to give at least seven (7) days written notice prior to withdrawal or transfer of funds from any dividend bearing account in accordance with applicable laws.

TERM SHARE CERTIFICATES

For Term Share Certificate and IRA Term Share Certificate Accounts the Dividend Rate and the Annual Percentage Yield are fixed and will remain in effect for the term of the account. 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. The Dividend Rate is determined at the time you open your Certificate. Please refer to the rate schedule or your receipt for the current Dividend Rate and Annual Percentage Yield.

Compounding and Crediting

Dividends on your Certificate are compounded and credited monthly and at maturity. You may choose to have the dividends credited to your Certificate, credited to another account with us or mailed to you in the form of a check. The Annual Percentage Yield on your Certificate assumes dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Balance Information

The minimum balance to open a First Source Certificate is \$1000.00.

Accrual of Dividends

Dividends will begin to accrue, using the daily balance method, on cash and non-cash (i.e., check) deposits on the business day you make the deposit to your account at any branch office of the Credit Union. The daily balance method of calculating dividends applies a daily periodic rate to the full amount of principle in the account at the beginning of each day. The daily periodic rate is the Dividend Rate divided by 365 days.

Transaction Limits

You may not make additional deposits to your Certificate until maturity.

Maturity Date

A maturity date will be established when you open your Certificate. Please see your Certificate Receipt or Renewal Notice for the maturity date. If the maturity date of your Certificate is a Sunday or Federal holiday, we will pay you dividends on your Certificate at the previous rate until the first business day after the original maturity date. Please refer to your Certificate Receipt for the maturity date on your Certificate.

Maturity Notice (Renewal Notice)

You will be notified in writing before the maturity of your Certificate. We will mail a maturity notice 10 days prior to the maturity date. If you do not instruct us differently, we will automatically renew your Certificate at maturity by placing the funds, plus any dividends not already paid to you, in a renewal Certificate of the same type and for the same term as your original deposit (or the closest available type and term), at the Dividend Rate and Annual Percentage Yield offered on the maturity date for your Certificate of comparable terms and amounts. You may withdraw your funds from your Certificate without penalty within 10 calendar days after the maturity date, but no dividends will be paid during this period if you do withdraw your funds.

Early Withdrawal Penalty

We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty

For Certificate Share accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 3 months - 1 year

All accrued dividends; however penalty will not be less than seven (7) days' dividends nor greater than 30 days' dividends.

Terms of 2 years - 3 years

All accrued dividends; however penalty will not be less than seven (7) days' dividends nor greater than 90 days' dividends.

Terms of 4 years

All accrued dividends; however penalty will not be less than seven (7) days' dividends nor greater than 180 days' dividends.

How the Penalty Works

The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to the Early Withdrawal Penalties

At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(2) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

Nontransferable/Nonnegotiable

Your account is nontransferable and nonnegotiable.

