

## 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	
<b>Membership Savings</b> \$25.00 to \$999.99 \$1,000.00 to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 or greater	See Separate Rate Sheet	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Preference Savings</b> \$25.00 to \$999.99 \$1,000.00 to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 or greater		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Premier Savings</b> \$10,000.00 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)	\$25.00	—	\$10,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Christmas Club</b>		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account withdrawal limitations apply.
<b>Special Club</b>		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account withdrawal limitations apply.
<b>Individual Retirement (IRA)</b>		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Educational Savings (ESA)</b>		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>HSA Checking</b>		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
<b>Tech Checking</b>		—	—	—	\$25.00	—	—	—	—
<b>Tech Checking Plus</b> \$0.00 to \$349,999.99 \$350,000.00 or greater		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
<b>Secured Checking</b>		—	—	—	\$200.00	\$100.00	—	—	Account limitations apply and See Section 5.
<b>Student Checking</b>		—	—	—	\$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 Membership Savings, Preference Savings, Premier Savings, Christmas Club, Special Club, Individual Retirement (IRA), Educational Savings (ESA), HSA Checking, and Tech Checking Plus 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 separate rate sheet. Membership Savings, Preference Savings, Premier Savings, and Tech Checking Plus 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 Premier Savings and Tech Checking Plus 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. For Membership Savings, and Preference Savings accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**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. For Membership Savings, Preference Savings, Premier Savings, Christmas Club, Special Club, and Tech Checking Plus accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for

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

**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 Secured Checking accounts, there is a monthly fee to maintain the account as stated in the Schedule of Fees and Charges. Additionally, there is a minimum daily balance requirement to avoid a service fee. If the minimum daily balance requirement is not met during each day of the statement period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Membership Savings, Preference Savings, Premier Savings, and HSA 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 Individual Retirement (IRA) and Educational Savings (ESA) accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate 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.

**6. ACCOUNT LIMITATIONS** — For Membership Savings, Preference Savings, Premier Savings, and Individual Retirement (IRA) 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 Christmas Club accounts, the entire balance

will be transferred to another account of yours on or after October 15 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Special Club accounts, you will have the option to roll over the entire amount or have it paid out to you by check or transferred to another account of yours on the date of your choosing and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Special Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Secured Checking accounts, you are required to keep \$100.00 in your Membership Savings account. For Educational Savings (ESA), HSA Checking, Tech Checking, Tech Checking Plus, and Student Checking accounts, no account limitations apply.

**7. 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 (Courtesy Pay) 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. Available funds may be different than actual balance. You may consult the Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

**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                      \$25.00

Number of Shares Required                      1

**9. RATES** — A current rate sheet is provided as a separate document to accompany the Truth in Savings Disclosure, and is accurate as of the last dividend declaration date indicated on the rate sheet. If you have any questions or require current rate information on your accounts, please call the Credit Union.

<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>MONEY MARKET SAVINGS ACCOUNT FEES</b>	
Reopen	\$20.00 if account reopened within 6 months of closing account
Excessive Withdrawal	\$5.00/Withdrawal if more than 3 withdrawals in a calendar month.
NSF Item Returned/Honored	\$29.00/Item (each submission/resubmission)
Account Inactivity	\$5.00/Month if no transactions in 2 years, less than \$500.00 balance, 23 years or older, no other services
<b>CHECKING ACCOUNT FEES</b>	
Check Printing	Prices may vary depending upon style
NSF Item Returned/Honored	\$29.00/Item (each submission/resubmission)
Overdraft Item	\$29.00/Item (each submission/resubmission)
Overdraft/Transfer	\$3.00/Item
Stop Payment	\$15.00/Request
Check Copy	\$5.00/Copy
Inactivity	\$5.00/Month No transactions in 2 years, less than \$500.00 balance
<b>SECURED CHECKING ACCOUNT FEES</b>	
Monthly Service Fee	\$5.00 \$10.00 if balance falls below \$100.00
<b>OTHER SERVICE FEES</b>	
Account Reconciliation	\$20.00/Hour
Deposit Item Return	\$10.00/Item
E-Statement	Free
Garnishment/Levy	\$50.00/Each
Official Check	\$3.00
Paper Statement	\$2.00 per statement
Subordination Agreement	\$150.00
VISA Gift Card	\$4.00 each
Wire Transfer Outgoing Domestic	\$25.00/Transfer
Wire Transfer Outgoing International	\$50.00/Transfer

Loan Document Fee	\$149.00 for loan amounts up to \$4,000.00 and \$199.00 for loans \$4,000.01 and above.
Vehicle Title Fee	\$33.00
Escheatment Fee	\$50.00
Satisfaction of Mortgage Fee	Indiana \$50.00 Illinois (except Cook County) \$100.00 Cook County, Illinois \$150.00
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
Nonproprietary ATM Withdrawal/Transfer	\$1.25/Transaction
NSF Item Returned/Honored	\$29.00/Item (each submission/resubmission)
Overdraft Item	\$29.00/Item
Replacement ATM Card	\$5.00/Card
EFT/ACH Stop Payment	\$15.00
Internet Bill Pay Base	\$4.25/Month (waived if 1 payment per month is made)
<b>SAFE DEPOSIT BOX (Crown Point &amp; East Chicago only annual fee)</b>	
3 x 5 (Crown Point Only)	\$20.00
3 x 10	\$30.00
5 x 10	\$40.00
10 x 10	\$65.00
Box Drilling	\$192.00
Key Replacement	\$10.00

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