

## 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	
<input type="checkbox"/> <b>Money Market 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.
<input type="checkbox"/> <b>Premier Money Market</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	—
<input type="checkbox"/> <b>Health Savings Account (HSA)</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	—
<input type="checkbox"/> <b>Christmas Club</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> <b>Club</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account limitations apply.
<input type="checkbox"/> <b>Individual Retirement</b>	/	Monthly	Monthly	Monthly (Calendar)	\$25.00 Plus \$8.00 fee	—	—	Daily Balance	—
<input type="checkbox"/> <b>Secured Checking</b>	—	—	—	—	*See Section 5	*See Section 5	—	Daily Balance	—
<input type="checkbox"/> <b>Checking</b>	—	—	—	—	\$25.00	—	—	—	—
<input type="checkbox"/> <b>Health Checking</b>	—	—	—	—	—	—	—	—	—



## 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 Money Market Savings, Premier Money Market, Health Savings Account (HSA), Christmas Club, Club, and Individual Retirement accounts, the dividend rate and annual percentage yield may change monthly 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, Premier Money Market, and Health Savings Account (HSA) 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 Money Market 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 Money Market Savings and Health Savings Account (HSA) 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 Money Market Savings, Premier Money Market, Health Savings Account (HSA), Christmas Club, Club, and Individual Retirement accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas 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 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 Secured Checking accounts, there is a minimum daily balance requirement of \$200.00, of which \$100.00 is held in a Money Market Savings account. Also, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Money Market Savings, Premier Money Market, and Health Savings Account (HSA) 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 Money Market 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 Money Market Savings accounts, you may make no more than three (3) withdrawals each month, if you exceed three (3) a month you will be charged a fee as disclosed in the fee schedule. For Christmas Club accounts, the entire balance will be transferred to your Money Market Savings account 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 Club accounts, if you close the account you will be charged a fee of all accrued, uncredited dividends. For Premier Money Market, Health Savings

Account (HSA), Individual Retirement, Secured Checking, and Checking and Health 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 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 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.

**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** — 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.

<b>FEE SCHEDULE</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.
Replacement ID Card	\$2.00/Card
NSF Item Returned/Honored	\$34.00/Occurrence
Inactivity	\$10.00/Month if no transactions in 2 years, less than \$500.00 balance, 23 years or older, no other services
<b>IRA ACCOUNT FEES</b>	
IRA New Account	\$8.00 one time fee at time account is opened
IRA Service	\$5.00/Year
<b>CHECKING ACCOUNT FEES</b>	
Check Printing	Prices may vary depending upon style
NSF Item Returned/Honored	\$34.00/Item
Overdraft Item	\$34.00/Item
Overdraft/Transfer	\$6.00/Item
Stop Payment	\$30.00/Request
Check Copy	\$5.00/Copy
Inactivity	\$10.00/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 History Printing	\$2.00/Page, \$5.00 minimum
Account Reconciliation	\$20.00/Hour
Check Cashing	\$5.00/Each, applied at time of check cashing if combined deposit and loan balance is less than \$500.00
Deposit Item Return	\$10.00/Item
E-Statement	Free

Funds Transfer by Staff Member	\$2.00/Occurrence
Garnishment	\$50.00/Each
Money Order	\$3.00/Money Order
Official Check	\$3.00
Paper Statement	\$2.00 per statement
Returned Statement	\$5.00/Occurrence
Statement Copy	\$2.00/Page, \$5.00 minimum
Subordination Agreement	\$100.00
Travelers Check	\$1.00/\$100.00
Travelers Check – Dual Signature	\$1.50/\$100.00
VISA Gift Card	\$4.00 each
Wire Transfer Outgoing Domestic	\$25.00/Transfer
Wire Transfer Outgoing International	\$50.00/Transfer
<b>SHARED BRANCH FEES</b>	
Transactions completed at a service center within 3 miles of a Credit Union branch during normal business hours	\$2.00/Transaction
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
Nonproprietary ATM Withdrawal/Transfer	\$1.00/Transaction
NSF Item Returned/Honored	\$34.00/Occurrence
Overdraft Item	\$34.00/Item
Replacement ATM Card	\$5.00/Card
Replacement PIN Number	\$2.00/Card
EFT/ACH Stop Payment	\$30.00
Internet Bill Pay Base	Free, if at least one payment is made per month
<b>SAFE DEPOSIT BOX (Crown Point &amp; East Chicago only annual fee)</b>	
3 x 5 (Crown Point Only)	\$24.00
3 x 5 (Crown Point Only) with e-Statement	\$20.00
3 x 10	\$36.00
3 x 10 with e-Statement	\$30.00
5 x 10	\$48.00
5 x 10 with e-Statement	\$40.00

10 x 10	\$78.00
10 x 10 with e-Statement	\$65.00
Box Drilling	\$192.00
Box Drilling with e-Statement	\$160.00
Key Replacement	\$12.00
Key Replacement with e-Statement	\$10.00

### **BRANCH OFFICES**

7901 Grant Street  
Merrillville, IN 46410  
(219) 791-0629

1011 River Oaks Drive  
Calumet City, IL 60409  
(708) 891-3380

2244 Weber Road  
Crest Hill, IL 60403  
(815) 744-7650

2310 E. Columbus Drive  
East Chicago, IN 46312  
(219) 398-1613

2155 W. Ridge Road  
Gary, IN 46408  
(219) 884-4045

1800 E. Commercial Avenue  
Lowell, IN 46356  
(219) 690-1370

370 Morthland Drive  
Valparaiso, IN 46383  
(219) 447-6805

