

## TRUTH-IN-SAVINGS DISCLOSURE SHARE ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

There is a \$50.00 balance requirement to avoid the minimum balance fee. This balance requirement is based on an average daily balance of the aggregate of all shares per primary account. All shares include savings, checking, certificates, and IRA accounts. Accounts will be charged \$5.00 each month the balances average below \$50.00. Account holders under 18 or over 60 years of age are exempt from this fee.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### Par value of a share:

The par value of a share in this account is \$5.00.

## YOUTH SHARE ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Age Requirements:

Birth to Age 19 years of age. On primary member's 19<sup>th</sup> birthday account will convert to a Share Account.

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

### Mighty Saver (sub share on Youth Account)

You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

A higher APY is paid on the first \$1,000.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### Par value of a share:

The par value of a share in this account is \$5.00.

## SHARE DRAFT (CHECKING) ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods

follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

## CHRISTMAS CLUB ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

## CAPITAL RESERVE ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

### Fees and charges:

An excess withdrawal fee of \$14.00 will be charged for each withdrawal in excess of six during a calendar month.

## IRA

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

**HIGH YIELD ACCOUNT**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_. You will be paid this rate until first maturity.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every day.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$\_\_\_\_\_.

You must maintain a minimum daily balance of \$\_\_\_\_\_ in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 17 months or less:  
The penalty we may impose will equal 31 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 18 to 30 months:  
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 31 to 60 months:  
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, dividends will continue to accrue after final maturity for up to seven days.

The dividend rate will be the same rate we offer on a new \_\_\_\_\_ month certificate.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**IRA HIGH YIELD ACCOUNT**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_. You will be paid this rate until first maturity.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every day.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$\_\_\_\_\_.

You must maintain a minimum daily balance of \$\_\_\_\_\_ in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 17 months or less:  
The penalty we may impose will equal 31 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 18 to 30 months:  
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 31 to 60 months:  
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, dividends will continue to accrue after final maturity for up to seven days.

The dividend rate will be the same rate we offer on a new \_\_\_\_\_ month certificate.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**NON-RENEWABLE**

**HIGH YIELD ACCOUNT**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_. You will be paid this rate until first maturity. We will never decrease this rate unless we first give you at least 30 days notice in writing.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every day.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$\_\_\_\_\_.

You must maintain a minimum daily balance of \$\_\_\_\_\_ in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of \_\_\_\_\_ months:  
The penalty we may impose will equal \_\_\_\_\_ days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Non-automatically renewable account** - This account will not automatically renew at maturity. If you do not renew the account, your funds will be placed in a dividend-bearing account.

**Par value of a share:**  
The par value of a share in this account is \$5.00.

**COMMON FEATURES**

**Bylaw requirements:**

You must complete payment of one share in your Share account as a condition of admission to membership.

**Transaction limitation** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund and Excess Share Insurance** - Member accounts in this credit union are federally insured by National Credit Union Share Insurance Fund and insured by the Excess Share Insurance.

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

Check printing fee.....	(fee depends on style and quantity of draft ordered)
NSF fee.....	\$25.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.	
Paid NSF fee.....	\$25.00
Stop payment order fee.....	\$25.00
Draft copy fee.....	\$3.00
Business account service fee.....	\$5.00 monthly
Per item deposit fee - business.....	\$.10 per item
Account history fee.....	\$5.00 per month
Check withdrawal fee.....	\$3.00
Foreign check fee.....	\$20.00
Wire transfer fee.....	\$25.00
Statement copy fee.....	\$5.00 per month
Account reconciliation fee.....	\$10.00 per hour
Excessive share withdrawal fee (over six per month).....	\$14.00
Starter check fee.....	\$3.00
Dishonored item fee.....	\$25.00
Minimum balance fee.....	\$5.00
Child support check fee.....	\$5.00
ATM transaction fee	
(Members using ATMs we do not own or operate).....	\$1.00 per transaction
Garnishment requests on member accounts.....	\$25.00
Plastic card replacement fee.....	\$10.00
Early closure fee.....	\$5.00, if closed within 180 days
Account research fee.....	\$15.00 per hour
Repossession fee.....	(varies)
Account reopening fee.....	\$25.00
Check/share draft cashing fee.....	\$10.00
Escheatment fee.....	\$35.00
Fax fee - first 5 pages.....	\$3.00
Each additional page.....	\$1.00 per page
Electronic Payment fee.....	\$4.95
Inactive Account fee.....	\$35.00
Collection Account Fee.....	\$150.00
Safe Deposit Box Drill Fee.....	Varies by Location

An account is considered dormant if for 1 year no withdrawals or deposits, other than credited dividends, have been made to the account.  
The fee for a dormant account is \$3.00 per month.

**YOUR ACCOUNT**

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

**SHARE ACCOUNT**

**Prospective dividend rate:**

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

**YOUTH SHARE ACCOUNT**

**Prospective dividend rate:**

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

**MIGHTY SAVER ACCOUNT**

**Prospective dividend rate:**

**Tier 1** - If your daily balance is \$ \_\_\_\_\_ or more, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

**Tier 2** - If your daily balance is more than \$ \_\_\_\_\_, but is less than \$ \_\_\_\_\_, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

**SHARE DRAFT (CHECKING) ACCOUNT**

**Prospective dividend rate:**

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

**CHRISTMAS CLUB ACCOUNT**

**Prospective dividend rate:**

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

**CAPITAL RESERVE ACCOUNT**

**Prospective dividend rate:**

**Tier 1** - If your daily balance is \$ \_\_\_\_\_ or more, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

**Tier 2** - If your daily balance is more than \$ \_\_\_\_\_, but is less than \$ \_\_\_\_\_, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

**Tier 3** - If your daily balance is more than \$ \_\_\_\_\_, but is less than \$ \_\_\_\_\_, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

**Tier 4** - If your daily balance is more than \$999.99, but is less than \$ \_\_\_\_\_, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

**IRA**

**Prospective dividend rate:**

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

- \_\_\_\_\_ **HIGH YIELD ACCOUNT**
- \_\_\_\_\_ **IRA HIGH YIELD ACCOUNT**
- \_\_\_\_\_ **NON-RENEWABLE HIGH YIELD ACCOUNT**



**CHILLICOTHE, OHIO 45601**

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