



TRUTH-IN-SAVINGS DISCLOSURE

Projected Interest as of:

6/1/2011

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
Premier Savings Accounts	0.25 / 0.25 0.50 / 0.50 1.00 / 1.00	Quarterly	Quarterly	\$25.00	---	\$100.00	Daily Balance	See Section 6 Account Transfer limitations apply.
Christmas Club Accounts	0.25 / 0.25 / /	Quarterly	Quarterly	\$5.00	---	---	Daily Balance	---
Regular IRA Accounts	1.50 / 1.51	Quarterly	Quarterly	\$5.00	---	---	Daily Balance	Account Transfer limitations apply.
Premier Checking Accounts	0.25 / 0.25	Monthly	Monthly	\$50.00	---	\$2,000.00	Daily Balance	Account Transfer limitations apply.
Prime Checking Accounts	0.25 / 0.25 0.50 / 0.50 0.75 / 0.75	Monthly	Monthly	\$2,000.00	\$2,000.00	\$2,000.00	Daily Balance	Account Transfer limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Premier Savings and Christmas Club accounts are Tiered Rate accounts. If your Daily Balance is from \$100.00 to \$499.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$500.00 to \$4,999.99, the second Interest Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$5,000.00 or greater, the third Interest Rate and Annual Percentage Yield listed for this account will apply. The Prime Checking account is a Tiered Rate account. If your Daily Balance is \$2,000.00 to \$9,999.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$10,000.00 to \$49,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in

the Rate Schedule will apply. If your Daily Balance is \$50,000.00 or greater, the third Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular range is met, the Interest Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Interest Compounding and Crediting. The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. Accrual of Interest. For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, you will not receive the accrued interest.

4. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Premier Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Prime Checking accounts, there is a minimum Daily Balance

required to avoid a service fee for the crediting period. If the minimum Daily Balance is not met each day of the crediting period, there will be a service fee as stated in the Rate Schedule. For Premier Savings, Premier Checking, and Prime Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the crediting period. If the minimum daily balance is not met each day of the crediting period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated in the Rate Schedule, interest is calculated by applying a daily periodic rate to the balance in the account each day.

5. Account Limitations. For Premier Savings and Christmas Club accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular IRA accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Prime Checking accounts, you may make up to five (5)

withdrawals per calendar month without any charge. For withdrawals in excess of five (5) per calendar month, you will be charged a fee as disclosed in the Fee Schedule. For Premier Checking accounts, no account limitations apply.

6. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.