

Except as specifically described, the following disclosures apply to all of the Certificate of Deposit 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 are fixed and will be in effect for the initial term of the account. For accounts subject to interest compounding, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. Interest Compounding and Crediting: The compounding and crediting frequency of interest applicable to each account is stated in the Rate Schedule.

3. Balance Information: The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in the Primary Savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, interest is calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

4. 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.

5. Transaction Limitations: For Certificate of Deposit accounts, you may not make deposits into your account until the maturity date stated on the Account Receipt. If you wish to access the funds in your account at any time, you may make withdrawals of the principal, \$1,000 minimum, from your account before maturity. Early withdrawal penalties will apply as stated below.

For Select Savings Certificate accounts, you may make additional deposits during the term of your account in minimum amounts of \$10.00; however, total deposits may not exceed \$2,500.00. If you wish to access the funds in your account at any time, you must withdraw the entire balance and your account will be closed. Early withdrawal penalties will apply as stated below.

For Access 7 Liquid CD accounts, you may not make deposits into your account until the maturity date stated on the Certificate of Deposit Disclosure. If you wish to access the funds in your account at any time you may make one withdrawal from your account without incurring a penalty. If the withdrawal closes the account you will forfeit the interest that has accrued since the last interest posting. For all other withdrawals made before the maturity date you may make withdrawals of the principal, \$1,000 minimum, from your account and early withdrawal penalties will apply.

6. Maturity: Your account will mature as stated on your Account Receipt or Renewal Notice.

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

Amount of Penalty: For all certificate of deposit 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.....90 days interest
 Terms of 6 months.....90 days interest
 Terms of 7 months.....90 days interest
 Terms of 1 year90 days interest
 Terms of 2 years 180 days interest
 Terms of 3 years 180 days interest
 Terms of 4 years270 days interest
 Terms of 5 years360 days interest

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

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

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59½ or becomes disabled.

Renewal Policy: For all accounts, your account will automatically renew for another term upon maturity. There is a grace period of 10 business days after maturity date to withdraw funds in the account without being charged an early withdrawal penalty. If renewed automatically, it will be renewed at the interest rate being paid on accounts of like maturity on the date of last maturity.

Nontransferable/Nonnegotiable: This certificate of deposit account may not be pledged, transferred, or assigned to any party other than the Credit Union.

Certificates of Deposit Rate Schedule		
	Interest Rate	Annual Percentage Yield (APY) - %
3 Month		
6 Month		
1 Year		
2 Year		
3 Year		
4 Year		
5 Year		
Terms	Fixed	
Minimum Opening Deposit	\$1,000.00	
Interest Compounded	Monthly	
Interest Credited	Monthly	
Additional Deposits	Not Allowed	
Withdrawals	See Transaction Limitations	
Renewable	Automatic	
	Interest Rate	Annual Percentage Yield (APY) - %
1 Year Select Saver		
2 Year Select Saver		
Terms	Fixed	
Minimum Opening Deposit	\$250.00	
Interest Compounded	Monthly	
Interest Credited	Monthly	
Additional Deposits	Allowed - See Transaction Limitations	
Withdrawals	See Transaction Limitations	
Renewable	Automatic	
	Interest Rate	Annual Percentage Yield (APY) - %
Access 7		
Terms	Fixed	
Minimum Opening Deposit	\$10,000.00	
Interest Compounded	Monthly	
Interest Credited	Monthly	
Additional Deposits	Not Allowed	
Withdrawals	See Transaction Limitations	
Renewable	Automatic	



TRUTH IN SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to Primary and Special Savings accounts. All accounts described in this Truth In Savings Disclosure are share accounts.

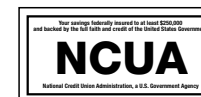
1. Rate Information: The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Primary and Special Savings accounts, the Dividend Rate and Annual Percentage 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, which is set forth in the Rate Schedule. All accounts are Tiered Rate accounts. If your Daily Balance is from \$100.00 to \$749.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$750.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Minimum to earn dividends is waived for minors age 18 and under. 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.

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 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 Primary and Special Savings accounts, dividends 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 dividends are credited, you will not receive the accrued dividends.

5. Balance Information: To open any account you must deposit or already have on deposit at least the par value of one full share in your Primary Savings account. The par



Except as specifically described, the following disclosures apply to the following accounts listed. The rates 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.

value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Primary and Special Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the Dividend Period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method, dividends are calculated by applying a daily periodic rate to the balance in the account each day. If the combined balances of your Primary and Special Savings accounts do not total \$300.00 or more, or you do not have any other qualifying product or service, you may be subject to the Low Balance Savings Monthly Fee listed on the Fee Schedule. A Monthly Inactive Fee may be assessed after one year of inactivity unless a balance of \$300.00 is maintained.

6. Account Limitations: For Primary and Special Savings 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. If you exceed these limitations, your account may be subject to a fee or be closed.

The rates 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.

ACCOUNT TYPE	RATE INFORMATION*	BALANCE INFORMATION**	ACCOUNT LIMITATIONS	FEES FOR OVERDRAWING	RATE		SCHEDULE		MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID SERVICE FEE	MINIMUM BALANCE TO EARN STATED APY	BALANCE METHOD	INTEREST RATE	APY
					INTEREST COMPOUNDED***	INTEREST CREDITED***								
BASIC CHECKING	There is no Interest earned on this account.	To avoid a monthly service fee on this account, you must maintain a Daily Minimum Balance of \$500.00 in your Basic Checking account or a \$3,000.00 combined balance in all Deposit Accounts within the same member number. If the minimum daily balance is not met during each day of the statement period, there will be a service fee as stated in the Fee Schedule.	No Limitations apply to this account.	Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated	N/A	N/A	\$50.00	See BALANCE INFORMATION	N/A	N/A	N/A	N/A	N/A	N/A
CHECKING PLUS	The Interest Rate and APY* may change at any time as determined by the Credit Union's Board of Directors. This account is a Tiered Rate account. If your Daily Balance is from \$1,000.00 to \$4,999.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$5,000.00 to \$9,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$10,000.00 or more, the third Interest Rate and Annual Percentage Rate for this account in the Rate Schedule will apply.	To avoid a monthly service fee on this account, you must maintain a Daily Minimum Balance of \$1,000.00 in your Checking Plus account or a \$5,000.00 combined balance in all Deposit Accounts within the same member number. If the minimum daily balance is not met during each day of the statement period, there will be a service fee as stated in the Fee Schedule. 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.	No Limitations apply to this account.	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.	Monthly	Monthly	\$50.00	See BALANCE INFORMATION	\$1,000.00	Daily				
TEEN CHECKING	There is no Interest earned on this account.	N/A	No Limitations apply to this account.		N/A	N/A	\$50.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
COLLEGIATE CHECKING	There is no Interest earned on this account.	N/A	A Debit Card and E-Statements are required for this account.		N/A	N/A	\$50.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
E-CHECKING	There is no Interest earned on this account.	N/A	A Debit Card, E-Statements, and Direct Deposit or recurring ACH transactions are required for this account. There is an additional per check fee if more than five checks clear the account per month.		N/A	N/A	\$50.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FREE CHECKING	There is no Interest earned on this account.	N/A	A Debit Card is required for this account.		N/A	N/A	\$50.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SoSMART CHECKING	The Interest Rate and APY* may change at any time as determined by the Credit Union's Board of Directors. This account is a variable rate account. If the account meets the requirements listed in the Account Limitations section for the current cycle**** the account will earn the first tier Premium rate listed in the Rate Schedule on balances up to \$25,000.00 and the second tier Premium rate listed in the Rate Schedule for balances greater than \$25,000.00. Accounts that do not meet the requirements for the Premium rate will earn the Base rate listed in the Rate Schedule.	N/A	Requirements to Earn the Premium rate: 1. Fifteen (15) cleared Point of Sale Debit Card transactions during the reward period 2. Internet Banking with E-Statements (no paper statement received) 3. One (1) ACH Transaction during the reward period 4. E-mail address on file		Monthly	Monthly	\$50.00	N/A	\$0.01	Daily				
MONEY MARKET	The Interest Rate and APY* may change at any time as determined by the Credit Union's Board of Directors. This account is a Tiered Rate account. If your Daily Balance is from \$0.01 to \$1,999.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,000.00 to \$9,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$10,000.00 to \$29,999.99, the third Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$30,000.00 to \$99,999.99, the fourth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$100,000.00 to \$199,999.99, the fifth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$200,000.00 or greater, the sixth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply.	To avoid a monthly service fee on this account, you must maintain a Daily Minimum Balance of \$1,000.00 in your Money Market account. If the minimum daily balance is not met during each day of the statement period, there will be a service fee as stated in the Fee Schedule.	No more than six (6) preauthorized automatic, telephone transfers, check, draft or debit card to another account or to a third party in any month. If you exceed these limitations your account may be subject to a fee or be closed.		Monthly	Monthly	\$1,000.00	N/A	\$0.01	Daily				
IRA SAVINGS (TRADITIONAL, ROTH OR EDUCATION)	The Interest Rate and APY* may change at any time as determined by the Credit Union's Board of Directors. This account is a Tiered Rate account. If your Daily Balance is from \$5.00 to \$1,999.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,000.00 to \$4,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$5,000.00 or greater, the third Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply.	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.	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. If you exceed these limitations, your account may be subject to a fee or be closed. No withdrawals are allowed from Education IRAs.		Monthly	Monthly	\$5.00	N/A	\$5.00	Daily				
HOLIDAY SAVINGS	The Interest Rate and APY* may change at any time as determined by the Credit Union's Board of Directors. This account is a Tiered Rate account. If your Daily Balance is from \$100.00 to \$749.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$750.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply.	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.	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. If you exceed these limitations, your account may be subject to a fee or be closed. On or after October 1 the account balance will be transferred to another account of yours and the account will remain open.		Monthly	Monthly	N/A	N/A	\$100.00	Daily				

* The Annual Percentage Yield (APY) 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 Tiered Rate accounts, 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.
 ** To open any account, you must deposit or already have on deposit at least the par value of one full share in your Primary Savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. 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.
 *** The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule. 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.
 **** The current cycle is defined as the last business day of the previous month through the second to last business day of the current month.

SAVINGS RATE SCHEDULE

Account Type		
Primary Savings and Special Savings	Dividends	
	Dividend Rate	Annual Percentage Yield (APY)
	Dividends Compounded	Monthly
	Dividends Credited	Monthly
	Dividend Period	Monthly (calendar)
Balance Requirements		
	Minimum Opening Deposit (Primary Savings Only)	\$5.00
	Minimum Balance to Avoid a Service Fee	See Section 5 Balance Information
	Minimum Balance to Earn the Stated APY (minimum waived for minors age 18 or under)	\$100.00
	Balance Method	Daily
Account Limitations		
	See Section 6	Account transfer limitations apply.