

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

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 – SAVINGS AND CHECKING ACCOUNTS									
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	See Paragraph 6
<input type="checkbox"/> Regular Savings <input type="checkbox"/> IRA Savings <input type="checkbox"/> Vacation Club \$2,499.99 or below / \$2,500.00 or \$24,499.99 / \$25,000.00 or \$49,999.99 / \$50,000.00 or greater /	/	Daily	Monthly	Monthly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Money Market \$9,999.99 or below / \$10,000.00 or greater /	/	Daily	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Super Saver \$24,999.99 or below / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater /	/	Daily	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00	\$10,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Children's Savings \$249.99 or below / \$250.00 or greater /	/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club \$249.99 or below / \$250.00 or greater /	/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Simply Checking /	/	—	—	—	—	—	—	—	—
<input type="checkbox"/> Supreme Checking \$2,499.99 or below / \$2,500.00 to \$9,999.99 / \$10,000.00 or greater /	/	Daily	Monthly	Monthly (Calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	—
<input type="checkbox"/> Fresh Start Checking /	/	—	—	—	—	—	—	—	—
<input type="checkbox"/> Right Track Checking /	/	—	—	—	—	—	—	—	—

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 all 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 yield are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The **Regular Savings**, **IRA Savings**, and **Vacation Club** accounts are tiered rate

accounts. If your account balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your account balance is \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your account balance is \$50,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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. The **Money Market** account is a tiered rate account. If your account balance is \$9,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is \$10,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The **Super Saver** account is a tiered rate account. If your account balance is \$24,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$50,000.00 to \$99,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your account balance is \$100,000.00 to \$249,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your account balance is \$250,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. 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. The **Children's Savings** and **Christmas Club** accounts are tiered rate accounts. If your account balance is \$249.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is \$250.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The **Supreme Checking** account is a tiered rate account. If your account balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield will apply. If your account balance is \$10,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. 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 of dividends and the dividend period applicable to each account are set forth 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 Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, Christmas Club, and Supreme Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, Christmas Club, and Supreme Checking accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid. 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 at least the par value of one (1) full share in any 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 set forth in the Rate Schedule. For Money Market and Super Saver accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the Rate and Fee Schedule. For Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, and Supreme Checking accounts, there is a minimum daily balance required to obtain the annual percentage yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated annual percentage yield. For Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, Christmas Club, and Supreme Checking accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account at the end of each day.

6. ACCOUNT LIMITATIONS — For Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, and Christmas Club 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 a Christmas Club account, the entire balance will be paid to you by transfer to another account of yours on or after October 31 and the account will remain open. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money Market accounts, the minimum withdrawal amount is \$500.00. For Super Saver accounts, minimum withdrawal amount is

\$1,000.00. For Simply Checking, Supreme Checking, and Fresh Start Checking accounts, no account limitations apply. Right

Track Checking does not allow check writing.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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. 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.

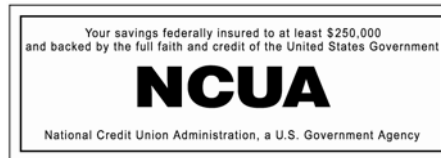
For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

FEE SCHEDULE - EXTERNAL FEBRUARY	
2012	
CHECKING ACCOUNT FEES	
NSF	\$27.00/Item
Stop Payment fee (EFT, Bill Payer, Share Drafts)	\$27.00/Item or series
Simply Checking	Free
Supreme Checking	\$5.00/Month if minimum daily balance falls below \$500.00
Fresh Start Checking	\$5.95/Month
Right Track Checking	\$9.95/Month
Internet Banking	FREE
Bill Payer	FREE
Overdraft Transfer from Savings	\$5.00 per occurrence

MONEY MARKET ACCOUNT FEES	
Monthly Service fee	\$7.00/Month if minimum daily balance falls below \$2,500.00
Money Market Withdrawal/Transfer	6 free then \$5.00 per item
SUPER SAVER ACCOUNT FEES	
Monthly Service fee	\$10.00 per month if minimum daily balance falls below \$10,000.00
CHRISTMAS CLUB ACCOUNT FEES	
Early Withdrawal	\$10.00 if funds are withdrawn prior to October 31 of each year per occurrence
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation/Research fee	\$20.00/Hour (\$20.00 minimum)
Statement/history copy	\$2.00 per month
Low balance check cashing fee	balance < \$100 no loans or direct deposit \$5.00
Early account closure	Account closed within 6 months of open date \$25.00
Replacement Visa Debit/ATM Card	\$5.00
Deposited Item Return fee	\$15.00 per item
Inactive Account fee	\$5.00 per month, after 6 months with no transactions and account under \$100.00
Escheat fee	\$50.00 per account

ELECTRONIC FUNDS TRANSFER FEES	
Day Air Credit Union-owned ATMs	FREE
Non Day Air owned ATMs	First 5 FREE – 6+ \$2.00 each
PIN based POS Withdrawal fee	FREE
ATM Overdraft fee (includes Check Card transactions)	\$27.00 per item
Regulation D violation	\$5.00 each
Credit Union Membership	
Membership Share	\$5.00 in main share account.
SAFE DEPOSIT BOX	
3" x 5" Box	\$30.00/Year plus tax
3" x 10" Box	\$50.00/Year plus tax
5" x 5" Box	\$70.00/Year plus tax
10" x 10" Box	\$100.00/Year plus tax
Replacement Key	\$15.00 plus tax
Lost Keys Box Drilling	\$150.00 plus tax

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth -in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



DAYAIRSM
CREDIT UNION

Service That Soars!

P.O. Box 292980
Kettering, OH 45429

(937) 643-2160
(888) 329-2472