

TRUTH-IN-SAVINGS DISCLOSURE
4-2017

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-2016

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	
Regular Savings	\$0.00 to \$2,499.99 / \$2,500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	\$0.00 to \$2,499.99 / \$2,500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	\$0.00 to \$2,499.99 / \$2,500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$0.00 to \$9,999.99 / \$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.

RATE SCHEDULE (cont.)

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	
Children's Savings	\$0.00 to \$249.99 / \$250.00 or greater	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Super Saver	\$0.00 to \$24,999.99 / \$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.
Holiday Savings	\$0.00 to \$249.99 / \$250.00 or greater	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Checking	—	—	—	—	—	—	—	—	—
Kasasa Cash Kasasa Cash Back Kasasa Tunes Kasasa Saver									See Accompany Disclosures for account Requirements and Limitations
Fresh Start Checking	—	—	—	—	—	—	—	—	—
Right Track	—	—	—	—	—	—	—	—	—

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 Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, and Holiday Savings, 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 yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, and Holiday Savings, 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 tiered 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.

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 Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, and Holiday Savings accounts, if you close your account before accrued dividends are credited; you will not receive the accrued dividends. However, for Holiday Savings 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 a savings 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 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 requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Regular Savings, IRA Savings, Vacation Club, Money Market, and Super Saver, 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 Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children's Savings, and Holiday 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 accounts, the minimum withdrawal amount is \$500.00. For Super Saver accounts, the minimum withdrawal amount is \$1,000.00. For Holiday Savings accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. If you withdraw from your Holiday Savings account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Fresh Start Checking, and Right Track 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. 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	\$5.00
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.

FEE SCHEDULE – April 2017	
GENERAL FEES	
Account Reconciliation/Account Research	\$20.00/Hour and \$20.00 minimum charge
Deposit Item Return	\$15.00/Item
Inactive Account	\$5.00/Month after 6 month(s) and account balance is less than \$500.00
Statement Copy	\$2.00/Copy
Low balance check cashing fee	\$5.00/balance <\$100, no loans, or direct deposit
Early Account Closure	\$25.00/account closed within 6 months of open date
Replacement Visa Debit/ATM Card	\$5.00
Escheat Fee	\$50.00/account
CHECKING ACCOUNT FEES	
NSF	\$27.00/Per Item

Stop Payment Fee (EFT, Bill Payer, Share Drafts)	\$27.00/Per Item or series
Kasasa Checking Prodcuts	Free /see attaqched
Secondary Checking	Free
Fresh Start Checking	\$5.95/Month
Right Track Checking	\$9.95/Month
Overdraft Transfer from Savings	\$5.00/occurrence
Online Banking	Free
Bill Payer	Free
EFT FEES	
Day Air Credit Union-owned ATMs	Free
Non Day Air owned ATMs	First 5 free then \$2.00 each
PIN based POS withdrawal fee	Free
ATM Overdraft Fee (includes Check Card transactions)	\$27.00/Item
Regulation D violation	\$5.00/each
SAFE DEPOSIT BOX FEES	
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
Drilling of Boxes	\$150.00 plus tax
Replacement Key	\$15.00 plus tax
SPECIFIC ACCOUNT FEES	
Money Market - Monthly Service Fee	\$7.00/Month if minimum daily balance falls below \$2,500.00
Money Market - Withdrawal/Transfer	6 Free then \$5.00/Item
Super Saver - Monthly Service Fee	\$10.00/Month if minimum daily balance falls below \$10,000.00
Holiday Savings - Early Withdrawal Fee	\$10.00/if funds are withdrawn prior to October 31 of each year per occurrence

