

TRUTH-IN-SAVINGS DISCLOSURE

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

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	\$250.00 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	\$250.00 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	\$250.00 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	\$2,500.00 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	\$1.00 to \$249.99 / \$250.00 or greater	Daily	Monthly	Monthly (Calendar)	—	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Super Saver	\$10,000.00 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	\$249.99 and below / \$250.00 or greater	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Bucks for Buckeyes	/	Daily	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply
Freedom Checking	—	—	—	—	—	—	—	—	—
Premium Perks Checking	—	—	—	—	—	—	—	—	—
Supreme Checking	\$500.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	—
Fresh Start Checking	—	—	—	—	—	—	—	—	—
Kasasa Saver Qualifications Met (See Section 2)	\$100,000.00 and below / \$100,000.01 or greater / to	Daily	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	/								

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	
Kasasa Cash Checking Qualification Met (See Section 2)	\$25,000.00 and below /	Daily	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualification Not Met (See Section 2)	\$25,000.01 or greater / to								
Kasasa Cash Back 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 Regular Savings, IRA Savings, Vacation Club, Money Market, Super Saver, Children’s Savings, Holiday Savings, Bucks for Buckeyes, Supreme Checking, Kasasa Saver and Kasasa Cash Checking 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, Holiday Savings, and Supreme Checking 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. The Kasasa Saver and Kasasa Cash Checking account are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. KASASA ACCOUNTS — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 12 PIN-

Based, signature-based debit card purchases that post and settle your account; b) be enrolled in and agree to receive e-statements.; c) be enrolled in and access online banking at least one time per month. The monthly qualification cycle is defined as the period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account’s reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, PIN-based or signature based transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash Checking or Kasasa Cash Back checking account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$100,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$100,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash or Kasasa Cash Back account, the third dividend rate and annual

percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash Checking. The Kasasa Cash Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance from \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$15.00 in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty calendar days of the withdrawal transaction. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash Checking account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account and ATM fees will not be refunded to you. One Kasasa Cash Checking account or Kasasa Cash Checking account

with Kasasa Saver account is allowed per social security number.

Kasasa Cash Back Checking. For Kasasa Cash Back Checking accounts, you will receive 2.00% cash back on up to \$500.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$10.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$15.00 in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty calendar days of the withdrawal transaction. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back Checking account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and fees refunded will remain in your Kasasa Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Kasasa Cash Back Checking account or Kasasa Cash Back Checking account with Kasasa Saver account is allowed per social security number.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. 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, Holiday Savings, Bucks for Buckeyes, Supreme Checking, Kasasa Saver and Kasasa Cash Checking 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.

6. 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, Super Saver, and Supreme Checking 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, Super Saver, and Supreme Checking 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.

7. 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 Bucks for Buckeyes accounts, you may make two (2) transfers or withdrawals from your account during a 12 month period. If you exceed this limitation your account may be closed. You will be charged a fee as disclosed in the Fee Schedule for each withdrawal. For Freedom Checking, Premium Perks Checking, Supreme Checking, Fresh Start Checking, Kasasa Saver, Kasasa Cash Checking and Kasasa Cash Back Checking accounts, no account limitations apply.

8. 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.

9. BUCKS FOR BUCKEYES — For Bucks for Buckeyes accounts, you will eligible to receive entries to a monthly sweepstakes for a \$100.00 cash prize. For each \$20.00 deposit to your account, you will receive one entry into the sweepstakes with a maximum of five (5) entries per month. Please see separate Bucks for Buckeye account agreement for more details regarding this account.

10. 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

11. 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.

