

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE 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
Primary Share \$250.00 to \$4,999.99 \$5,000.00 or greater	/ /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Savings \$250.00 to \$4,999.99 \$5,000.00 or greater	/ /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Jr. Saver	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$250.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account limitations apply.
Money Market \$2,500.00 to \$24,999.99 \$25,000.00 to \$99,999.99 \$100,000.00 or greater	/ / /	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Business Checking \$5,000.00 to \$24,999.99 \$25,000.00 to \$99,999.99 \$100,000.00 or greater	/ / /	Monthly	Monthly	Monthly (Calendar)	—	—	\$5,000.00	Daily Balance	—

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 monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Primary Share, Secondary Savings, Money Market, and Business 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.

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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Share 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 Primary Share, Secondary Savings, Jr. Saver, Christmas Club, Vacation Club, IRA Savings, Money Market, and Business 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.

6. ACCOUNT LIMITATIONS — For Primary Share, Secondary Savings, Jr. Saver, Christmas Club, Vacation Club, and Money Market 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 IRA Savings accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, at account opening you may choose to have the entire balance in your account transferred to your savings or checking account on or after October 1st and the account will remain open. Alternatively, you may choose to have the entire balance remain in your Christmas Club rather than having it transferred to another account of yours each year. At our discretion, you may be required to provide a minimum of 24 hours advance notice of a cash withdrawal in excess of \$5,000.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each

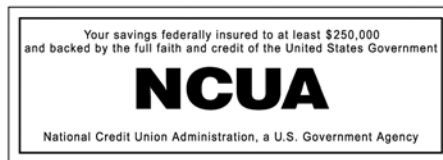
check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is 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 effective 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 at (814) 266-4987



FEE SCHEDULE	
GENERAL FEES	
Account Closure	\$5.00 if account closed within one (1) year of opening account
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Inactive/Dormant Account	\$5.00/Month, per share type, per member account number, with no activity for 12 months
Escheatable – after 3 years	\$25.00/Account
Use of fax	\$1.00/Sheet for local area \$2.00/Sheet for out of area
Money Order	\$2.00/Money Order
Photocopy	\$0.05/Copy
History Printoff	\$1.00/Page
Statement Copy	\$5.00/Copy
Official Credit Union Check	\$2.00/Check
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
Reg D Limitation	\$35.00/after six preauthorized, automatic or telephone transfers
Overdraft from savings	\$1.00/Transfer \$5.00 without Overdraft Protection
NSF Item Returned/Insufficient Funds	\$35.00/Item
Stop Payment	\$35.00/Request
ACH Stop Payment	\$35.00/Request
Check Orders	Prices may vary depending upon style
Photocopies of Checks	\$2.00/Check Mailed \$4.00/Check Faxed
Returned Item	\$25.00/Item
Returned Item (3 rd party)	\$15.00/Item
NSF Item Paid/Courtesy Pay	\$35.00/Item Checks, ACH and Debit POS
Returned Statement	\$10.00/Month
Visa Gift Cards	\$2.00/Card
Visa Travel Money	\$3.00/Card
Legal/Attachment Processing	\$50.00
Garnishment Processing	\$50.00
Non-Member On-Us Check Cashing	\$3.00/Check
EFT FEES	
Five (5) ATM withdrawals per month without a charge; a fee of \$0.75/withdrawal will apply thereafter.	
Card Replacement	\$10.00/Card