

## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE**

Monthly:

Quarterly:

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	
<input type="checkbox"/> <b>Regular Share</b> 1. \$25.00 - \$99.99 2. \$100.00 - \$2,499.99 3. \$2,500.00 - \$9,999.99 4. \$10,000.00 - \$24,999.99 5. \$25,000.00 - \$49,999.99 6. \$50,000.00 - \$99,999.99 7. \$100,000.00 +	.00% / .00% .05% / .05% .05% / .05% .05% / .05% .05% / .05% .05% / .05%	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> <b>Kid\$Club Share</b> <input type="checkbox"/> <b>Teen \$cene Share</b> These accounts will pay a Dividend equal to the Regular Share Tier 2 with No minimum balance to Earn interest.	.05% / .05%	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> <b>Money Market</b> 1. \$0.00 - \$2,499.99 2. \$2,500.00 - \$9,999.99 3. \$10,000.00 - \$24,999.99 4. \$25,000.00 - \$49,999.99 5. \$50,000.00 - \$99,999.99 6. \$100,000.00 +	.00% / .00% .10% / .10% .10% / .10% .10% / .10% .10% / .10% .10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> <b>Christmas Club</b> <input type="checkbox"/> <b>Vacation Club</b> These accounts will pay a Dividend equal to the Regular Share Tier 2 with No minimum balance to Earn interest.	.05% / .05%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

<input type="checkbox"/> <b>Share Draft</b> <input type="checkbox"/> Classic <input type="checkbox"/> Student <input type="checkbox"/> Gold Club									
1. \$0 - \$499.99	.00% / .00%	Quarterly	Quarterly	Quarterly (Calendar)	—	\$300.00	\$500.00	Average Daily Balance	—
2. \$500.00 - \$2,499.99	.01% / .01%								
3. \$2,500.00 - \$9,999.99	.01% / .01%								
4. \$10,000.00 - \$24,999.99	.01% / .01%								
5. \$25,000.00 - \$49,999.99	.01% / .01%								
6. \$50,000.00 - \$99,999.99	.01% / .01%								
7. \$100,000.00 +	.01% / .01%								
<input type="checkbox"/> <b>E-Checking</b>									
1. \$0 - \$499.99	.01% / .01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
2. \$500.00 - \$2,499.99	.01% / .01%								
3. \$2,500.00 - \$9,999.99	.01% / .01%								
4. \$10,000.00 - \$24,999.99	.01% / .01%								
5. \$25,000.00 - \$49,999.99	.01% / .01%								
6. \$50,000.00 - \$99,999.99	.01% / .01%								
7. \$100,000.00 +	.01% / .01%								
<input type="checkbox"/> <b>Fresh Start Share Draft</b> This accounts will pay a Dividend equal to the Share Draft Tier 2 with No minimum balance to Earn interest.	.01% / .01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<input type="checkbox"/> <b>Kasasa Cash</b> <b>Qualifications met</b> (See Section 2) \$0.00 to \$10,000.00 \$10,000.01 or greater	1.98% / 2.00% .25% / .25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Qualifications not met</b> (See Section 2)	.01% / .01%								
<input type="checkbox"/> <b>Kasasa Cash Back</b>	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> <b>Kasasa Tunes</b>	—	—	—	—	—	—	—	—	—

### 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 quarterly 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 Share, Money Market, Share Draft (Classis, Student, Gold Club), and E-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 Kid\$ Club Share, Teen Scene Share, Christmas Club and Vacation Club pay a dividend equal to the Regular Share Tier 2 with no minimum balance to earn dividends. Fresh Start Share Draft accounts will pay a dividend equal to the Share Draft Tier 2 with no minimum balance to earn dividends. The Kasasa Cash is a tiered rate account, refer to Rate Schedule and section 2 for additional details about this account.

**2. KASASA ACCOUNTS** — For all Kasasa accounts you may qualify for monthly dividends if you meet the

**applicable minimum qualification requirements for each qualification cycle. To meet the minimum qualification requirements you must: 1) make 12 debit card purchases that post and settle to your account; 2) access online or mobile banking at least one time per cycle; 3) be enrolled in and receive eStatements.**

The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending on the next to last day of the calendar month in which dividends are paid.

**Kasasa Tunes** — The Kasasa Tunes account will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases made with your HCCU debit card on this account.

draft account. Transactions must post and settle to your account to meet the minimum qualification requirements during the monthly qualification cycle. When Kasasa Tunes Qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. See Section 3 on ATM Rewards.

iTunes, Amazon.com, Google Play reimbursements will be credited to your account on the last day of the current statement cycle which these purchases post and settle to your account and the ATM fees were incurred.

**Kasasa Tunes Sign up Bonus**—When you open your Kasasa Tunes account, you will be refunded up to an aggregate total of \$20.00 (which includes applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20 post and settles to your account. Any portion of the sign up bonus that is not used within the stated time period will be forfeited.

**Kasasa Cash Back** — The Kasasa Cash Back account will receive 4.00% cash back on debit card purchases up to \$200.00 that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. The maximum cash back you may receive is \$8.00 per month. See Section 3 on ATM Rewards.

**Kasasa Cash** — The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first divided rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$10,000.00 or less and will earn the second divided rate tier and range of annual percentage yields on balances \$10,000.01 or greater. If you do not meet the minimum qualifications during the cycle, you will only earn the second divided rate tier on all balances. See Section 3 on ATM Rewards.

**3. ATM REWARDS FOR ALL KASASA ACCOUNTS** — You will receive reimbursements of up to a maximum of \$4.99 per single domestic transaction during the monthly qualification cycle in which you qualified. ATM receipts must be presented within 45 calendar days for reimbursement of ATM fees of \$5.00 or higher.

In addition, we will assess internal ATM fees and will refund both the internal and ATM surcharges assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements for Kasasa accounts during the monthly qualification cycle, you will not earn a cash back reward and no ATM fees will be refunded to you.

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

**5. 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.

**6. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**7. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 some Share Draft accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Regular Share, Money Market, and Share Draft accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**8. ACCOUNT LIMITATIONS** — For Regular Share, Kid\$Club Share, Teen \$cene Share, Money Market, Christmas Club, and Vacation 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 Regular Share, Kid\$ Club, Teen \$cene, and Money Market accounts, 1 withdrawal allowed per month after which a fee will be imposed. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after the second Tuesday of November and the account will remain open. If you withdraw from your Christmas Club 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 Share Draft, E-Checking, and Fresh Start Share Draft accounts, no account limitations apply.

**9. 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.

**10. MEMBERSHIP** — As a condition of membership, you must have the required share account and ensure your accounts remains in good standing to maintain your membership.

**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.

**12. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

<b>FEE SCHEDULE</b>	
<b>SAVINGS ACCOUNT FEES</b>	
Par Value	\$1.00
USA Patriot Act Compliance	\$5.00
Regular Share, Kid\$ Club, Teen Scene Withdrawal Fees: 1 free per month, \$5.00 each thereafter or *\$500.00 minimum balance required to avoid fees	
Money Market Withdrawal	1 free per month, \$10.00 each thereafter
Christmas Club Withdrawal	\$10.00/each* *The Christmas Club annual payout is a free withdrawal
Vacation Club Withdrawal	1 free per year, \$10.00 each thereafter
<b>SHARE DRAFT ACCOUNT FEES</b>	
NSF	\$35.00/Item
Stop Payment	\$35.00/Request
Share Draft Printing	Prices may vary depending upon style
Monthly Service (except Fresh Start Share Draft)	\$5.00/Month if the minimum balance is not maintained
Fresh Start Share Draft Account Monthly Service	\$10.00
Fresh Start Share Draft Account Opening	\$10.00
E-Checking in Branch Withdrawals	\$2.00/Each
E-Checking per cleared check (draft)	\$2.00/Each
Loan Overdraft Transfer	\$10.00/Each
Share Overdraft Transfer	\$10.00/Each
Point of Sale Pin Fee	\$0.50
Foreign ATM Fee	\$1.00/Each
<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Account Reconciliation	\$10.00/Hour
Account Research:	
Current/Fiche	\$10.00/Hour
Account Closure	\$10.00
Statement Copy	\$5.00/Copy
Deposited Item Return	\$20.00/Item
Paper Statement Fee	\$2.00

<b>Wire Transfer:</b>	
Domestic	\$15.00/Incoming \$25.00/Outgoing
International	\$45.00/Incoming \$55.00/Outgoing
Inactive Account	\$30.00 after six (6) months of inactivity
Dormant Account	\$5.00/Month after five (5) years; maximum fee is \$60.00
Photocopy	\$3.50/Each
Verification of Deposit	\$10.00
Return Mail	\$2.00/Each
Replacement Debit/Credit Card	\$15.00
Debit / Credit Reactivation Fee	\$10.00/Each
Debit / Credit PIN Reminder Fee	\$5.00/Each
Delinquent Share Collection Fee	\$25.00/Each
International ACH Transaction Fee	\$25.00/Each
Check Cashing	\$5.00/Transaction
Check Withdrawal Fee for Credit Union Checks	\$2.00/Check issued to a third party
Money Orders	\$2.00/Item
Cashier's Checks	\$5.00/Check
Garnishment/Levy	\$50.00/Occurrence
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
Share Overdraft Transfer	\$10.00/Each
Overdraft	\$35.00/Each
<b>SAFE DEPOSIT BOX</b>	
3" x 5" Box	\$30.00/Year
3" x 10" Box	\$50.00/Year
5" x 10" Box	\$60.00/Year
10" x 10" Box	\$90.00/Year
Key Deposit	\$10.00
A fee will be charged for change of lock and drilling	

