



2301 W. Central Ave.
Toledo, Ohio 43606

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

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	See Section 6
Regular Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$100.00	—	Average Daily Balance	Account transfer limitations apply.
Regular Savings #2 Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Vacation Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Premier Christmas Club Accounts	/	Annually	Annually	Annually (non-calendar)	—	—	—	Average Daily Balance	—
Christmas Club Accounts	/	Annually	Annually	Annually (non-calendar)	—	—	—	Average Daily Balance	—
IRA Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Roth IRA Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Education IRA Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply.
Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer limitations apply.
	/								
	/								
	/								
Checking Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$20.00	—	\$600.00	Average 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 at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Money Market** account is a Tiered Rate account. If your Average Daily Balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily

Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 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.

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 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. For Premier Christmas Club, and Christmas Club accounts, the dividend period is annual. For example, the first dividend period of the year begins on October 1st and ends on September 30th. All other dividend periods follow this same pattern.

4. Accrual of Dividends. For all 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.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one 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 stated in the Rate Schedule. For Regular Savings accounts, there is a minimum



Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Money Market and Checking 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 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 on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Regular Savings, Regular Savings #2, Vacation Club, IRA Savings, Roth IRA Savings, Education IRA Savings and Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Premier Christmas Club and Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30th and the account will remain open. For Star Checking and Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

FEE SCHEDULE

Regular Savings Account Fees

- Account Closure.....\$10.00/Account
If account is opened and closed within ninety (90) days
- Dormant Account\$10.00/Quarter
If account has no activity for twenty-four (24) months

- Monthly Service..... \$ 5.00/Month
If account has balance under \$100.00 at end of the month

Checking Account Fees

- Courtesy Pay \$25.00/Item
- NSF/Returned Item \$25.00/Item
- Stop Payment \$25.00/Request
- Microfilm Copy of Check..... \$ 5.00/Copy

Other Service Fees

- Account Reconciliation \$15.00/Hour
- Account Research \$15.00/Hour
- Statement Copy \$ 5.00/Copy
- Deposited Item Return \$25.00/Item
- Items Sent For Collection \$25.00/Item
- Wire Transfer
(Outgoing Domestic) \$25.00/Transfer
- Certified Check..... \$ 3.00
- Money Order \$ 3.00/Money Order
- Travelers Check \$ 1.00/\$100.00
- Legal Process \$15.00/Item
- Dormant Account \$10.00/Quarter
After two (2) years and account under \$100.00
- Account Closure..... \$10.00/Account
If closed within ninety (90) days

EFT Fees

- ATM Withdrawal/Transfer..... \$ 0.75/Transaction
After four (4) per month

Share Value

- Par Value of One Share \$25.00

The rates appearing in 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 and fee information on your accounts, please call the Credit Union.

