

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR SHARE SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Par value of a share:

The par value of a share in this account is \$1.00.

Fees:

A low balance fee will be charged each month if one of the following criteria is not met (please refer to our separate fee schedule for the amount we will charge you):

- ◆ A combined balance of all deposit accounts of \$100 or more.
- ◆ A loan balance of \$1 or more.
- ◆ An established line-of-credit with a credit limit available (Visa, Home Equity, or Line-of-Credit loans).
- ◆ Under the age of 18.
- ◆ 65 years of age or older.
- ◆ Within the first 90 days of opening a Primary Share account.

SPECIAL SHARE SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

Minimum balance requirements:

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

MONEY BUNNY ACCOUNT (Newborn through age 12)

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

FOR YOUNG INVESTORS ONLY (fyi Only) ACCOUNT (Ages 13 through 18)

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Regular Share Savings account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than sixty days notice in writing before each withdrawal from a dividend earning account other than a Certificate of Deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

Fees and charges:

An excessive withdrawal fee will be charged for each teller-assisted withdrawal in excess of six during a calendar quarter. (Please refer to our separate fee schedule for the amount we will charge you).

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. If the figures are not filled in, please see the rate sheet that is with this disclosure or your periodic statement.

REGULAR SHARE SAVINGS ACCOUNT

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

SPECIAL SHARE SAVINGS ACCOUNT

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

MONEY BUNNY ACCOUNT

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$24.99, but less than \$100.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

FOR YOUNG INVESTORS ONLY (fyi ONLY) ACCOUNT

Last declared dividend rate:

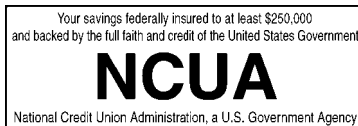
Tier 1 - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$24.99, but less than \$100.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

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TRUTH-IN-SAVINGS DISCLOSURE ADDENDUM: (Mazuma Means Money Promotion 09/30/17 – 12/31/17)

- **Sign-up Bonus:** Offer valid for accounts opened between September 30th, 2017 and December 31st, 2017. Limit one account per person. Offer is subject to change without notice. Valid for new members only. Requires new savings and checking relationship with the Credit Union (those with existing savings or checking accounts or closed accounts within the past 6 months do not qualify).

\$150 Bonus - Checking Account Bonus Requirements:

- The member must open the checking account **by December 31, 2017.**
- The member must make 20 point of sale purchases every month for three consecutive months starting from account opening. (Transactions exclude refunds/credits, and ATM transactions)
- Membership account number tied to the checking account must be enrolled in direct e-Statements and have a monthly direct deposit posted to one deposit-suffix of at least \$500 for three consecutive months.

\$150 will be deposited into the primary savings account within 30 days of meeting the qualifications.

\$350 Bonus – Money Market Bonus Requirements:

- The member must meet **all** checking account bonus requirements.
- The member must open a Money Market Account with at least \$15,000 deposited **by December 31, 2017.**
- The Money Market account must be funded with a balance equal or great to \$15,000 **by December 31, 2017.**
- The balance in the Money Market Account must equal or exceed \$15,000 for 30 consecutive days starting from account opening.

\$350 will be deposited into the primary savings account within 30 days of meeting both the Checking Account Bonus Requirements and the Money Market Bonus Requirements.

Membership eligibility required. Business, IRA, and Minor accounts are not eligible for this promotion. All bonus payments will be reported to the Internal Revenue Service as interest income in the year they are paid. All checking and/or Money Maximizer Truth-in-Savings disclosures still apply. Federally insured by NCUA.