



TRUTH IN SAVINGS DISCLOSURE

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	
Share Savings	.25% / .25%	Quarterly	Quarterly	Quarterly	\$25.00	See Fee Schedule	\$500.00	Average Daily Balance	Account withdrawal limitations apply.
Share Draft	.05% / .05%	Monthly	Monthly	Monthly	\$0.00	\$500.00 Daily Balance	\$500.00	Average Daily Balance	
Christmas Club	.25% / .25%	Quarterly	Quarterly	Quarterly	\$0.00	\$0.00	\$5,00.00	Average Daily Balance	No Fee Withdrawals Nov. 1st-Dec. 31st
Vacation Club	.25% / .25%	Quarterly	Quarterly	Quarterly	\$0.00	\$0.00	\$500.00	Average Daily Balance	No Fee Withdrawals June 1st-Aug. 31st
Money Market \$500-\$4,999 \$5,000 and up	.25% / .25% .50% / .50%	Quarterly	Quarterly	Quarterly	\$500.00	\$0.00	\$500.00 \$5,000.00	Average Daily Balance	Account withdrawal limitations apply.

RATE SCHEDULE – CERTIFICATE ACCOUNTS

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Regular Certificate Account			Fixed	\$2,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - see transaction Limitation Section	Member Option
1 Year	.60	.60								
2 Year	.80	.80								
3 Year	1.00	1.01								

