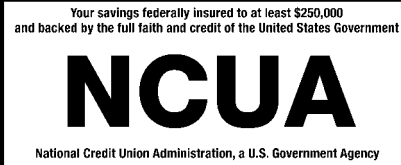




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TRUTH-IN-SAVINGS DISCLOSURE

Effective Date: March 15, 2010

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

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Certificate Accounts			Fixed	\$750.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
75 Day	0.15	0.15								
<input type="checkbox"/> Certificate Accounts / IRA Certificate Accounts			Fixed	\$250.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
91 Day	0.25	0.25								
180 Day	0.50	0.50								
7 Months	0.70	0.70								
8 Months	0.75	0.75								
9 Months	0.90	0.90								
10 Months	0.92	0.92								
11 Months	0.95	0.95								
1 Year	0.98	0.98								
15 Months	1.25	1.25								
16 Months	1.30	1.30								
18 Months	1.40	1.40								
20 Months	1.49	1.50								
22 Months	1.49	1.50								
2 Year	1.49	1.50								
30 Months	1.74	1.75								
3 Year	1.69	1.70								
45 Months	1.79	1.80								
4 Year	2.08	2.10								
59 Month	2.77	2.80								
5 Year	2.67	2.70								
<input type="checkbox"/> Jumbo Certificate Account / Jumbo IRA Certificate Accounts			Fixed	\$100,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
75 Day	n/a	n/a								
7 Months	0.95	0.95								
8 Months	1.00	1.00								
9 Months	1.15	1.15								
10 Months	1.17	1.17								
11 Months	1.20	1.20								
1 Year	1.23	1.23								
15 Months	1.49	1.50								
16 Months	1.54	1.55								
18 Months	1.64	1.65								
20 Months	1.74	1.75								
22 Months	1.74	1.75								
2 Year	1.74	1.75								
30 Months	1.99	2.00								
3 Year	1.94	1.95								
45 Months	2.03	2.05								
4 Year	2.33	2.35								
59 Month	3.01	3.05								
5 Year	2.91	2.95								

