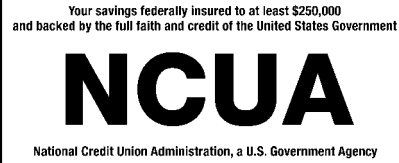




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# TRUTH-IN-SAVINGS DISCLOSURE

Effective Date: October 5, 2009

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"/> <b>Certificate Accounts</b>			Fixed	\$750.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
75 Day	1.20	1.20								
<input type="checkbox"/> <b>Certificate Accounts / IRA Certificate Accounts</b>			Fixed	\$250.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
91 Day	1.44	1.45								
180 Day	1.49	1.50								
7 Months	1.74	1.75								
8 Months	1.59	1.60								
9 Months	1.40	1.40								
10 Months	1.64	1.65								
11 Months	1.44	1.45								
1 Year	1.74	1.75								
15 Months	1.99	2.00								
16 Months	1.49	1.50								
18 Months	1.84	1.85								
20 Months	1.69	1.70								
22 Months	1.59	1.60								
2 Year	1.99	2.00								
30 Months	2.23	2.25								
3 Year	2.23	2.25								
45 Months	2.33	2.35								
4 Year	2.62	2.65								
59 Month	2.96	3.00								
5 Year	2.67	2.70								
<input type="checkbox"/> <b>Jumbo Certificate Account / Jumbo IRA Certificate Accounts</b>			Fixed	\$100,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
75 Day	1.44	1.45								
7 Months	1.99	2.00								
8 Months	1.84	1.85								
9 Months	1.64	1.65								
10 Months	1.89	1.90								
11 Months	1.69	1.70								
1 Year	1.99	2.00								
15 Months	2.23	2.25								
16 Months	1.74	1.75								
18 Months	2.08	2.10								
20 Months	1.94	1.95								
22 Months	1.84	1.85								
2 Year	2.23	2.25								
30 Months	2.47	2.50								
3 Year	2.47	2.50								
45 Months	2.57	2.60								
4 Year	2.86	2.90								
59 Month	3.20	3.25								
5 Year	2.91	2.95								

