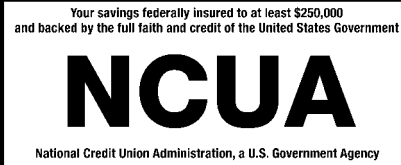




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TRUTH-IN-SAVINGS DISCLOSURE

Effective Date: July 19, 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	0.05	0.05								
<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	0.10	0.10								
180 Day	0.35	0.35								
7 Months	0.40	0.40								
8 Months	0.45	0.45								
9 Months	0.50	0.50								
10 Months	0.55	0.55								
11 Months	0.60	0.60								
1 Year	0.70	0.70								
15 Months	0.75	0.75								
16 Months	0.80	0.80								
18 Months	0.85	0.85								
20 Months	0.90	0.90								
22 Months	0.95	0.95								
2 Year	1.00	1.00								
30 Months	1.25	1.25								
3 Year	1.50	1.50								
45 Months	1.64	1.65								
4 Year	1.74	1.75								
59 Month	2.47	2.50								
5 Year	2.38	2.40								
<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	0.65	0.65								
8 Months	0.70	0.70								
9 Months	0.75	0.75								
10 Months	0.80	0.80								
11 Months	0.85	0.85								
1 Year	0.95	0.95								
15 Months	1.00	1.00								
16 Months	1.05	1.05								
18 Months	1.10	1.10								
20 Months	1.15	1.15								
22 Months	1.20	1.20								
2 Year	1.25	1.25								
30 Months	1.50	1.50								
3 Year	1.74	1.75								
45 Months	1.89	1.90								
4 Year	1.99	2.00								
59 Month	2.72	2.75								
5 Year	2.64	2.65								

