CONSUMERS CREDIT UNION
Your life. Our commitment.

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:
December 1, 2016

The rates, fees and terms applicable to your account at Consumers Cooperative C.U. are provided with this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Open	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Calculation	
Membership Share Savings (S00), (S02),	**0.05% / 0.05%**	Monthly	Monthly	Monthly (calendar)	$5.00	**	---	Daily Balance	Account transfer & withdrawal limitations apply
Special Share Savings (S03)	**0.05% / 0.05%**	Monthly	Monthly	Monthly (calendar)	$5.00	**	---	Daily Balance	Account transfer & withdrawal limitations apply
Christmas Club Savings (SSC)	**0.25% / 0.25%**	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account withdrawal limitations apply
Money Market (SMM)	**0.00% / 0.00%** **0.10% / 0.10%** **0.15% / 0.15%** **0.20% / 0.20%** **0.25% / 0.25%** **0.30% / 0.30%**	Monthly	Monthly	Monthly (calendar)	---	---	$ 0.00 $ 2,000.00 $ 20,000.00 $ 40,000.00 $ 70,000.00 $ 100,000.00	Daily Balance	Account transfer & withdrawal limitations apply
Rewards Checking (SRD) *Service requirements met* (see Section 2)		Monthly	Monthly	Monthly (calendar)	---	---		Daily Balance	See Section 1
TIER A — Basic service requirements met + $1,000 in credit card purchase transactions	$0.00 - $20,000.00 **4.50% / 4.59%**						$ 0.00		
	$20,000.01 - $25,000.00 **0.20% / 0.20%**						$ 20,000.01		
	$25,000.01 and greater **0.10% / 0.10%**						$ 25,000.01		
TIER B — Basic service requirements met + $500.00 in credit card purchase transactions	$0.00 - $15,000.00 **3.54% / 3.59%**						$ 0.00		
	$15,000.01 - $25,000.00 **0.20% / 0.20%**						$ 15,000.01		
	$25,000.01 and greater **0.10% / 0.10%**						$ 25,000.01		

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TIER C	Basic requirements met	$0.00 - $10,000.00 **3.05% / 3.09%**	Monthly	Monthly	Monthly (calendar)	---	---	$ 0.00	Daily Balance	See Section 1
		$10,000.01 - $25,000.00 **0.20% / 0.20%**						$ 10,000.01		
		$25,000.01 and greater **0.10% / 0.10%**						$ 25,000.01		
	Service requirements not met (see Section 2)	**0.01% / 0.01%**						$ 0.00		
Student Choice Checking (SYD)		- / -	---	---	---	---	---	---	---	Account limitations apply
IRA Savings (IRA)		**0.25% / 0.25%**	Monthly	Monthly	Monthly (calendar)	$10.00	---	---	Daily Balance	Account transfer limitations apply
IRA Money Market (SMI), (SMR)		**0.00% / 0.00%** **0.10% / 0.10%** **0.15% / 0.15%** **0.20% / 0.20%** **0.25% / 0.25%** **0.30% / 0.30%**	Monthly	Monthly	Monthly (calendar)	---	---	$ 0.00 $ 2,000.00 $ 20,000.00 $ 40,000.00 $ 70,000.00 $ 100,000.00	Daily Balance	Account transfer limitations apply

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts the Dividend Rate & Annual Percentage Yield (APY) may change daily as determined by the Credit Union's Board of Directors. The Dividend Rates and APYs are the prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. The Money Market and IRA Money Market accounts are Tiered Rate accounts. If your Daily Balance is $1,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $2,000.00 to $19,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $20,000.00 to $39,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $40,000.00 to $69,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $70,000.00 to $99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and APY for that balance range will apply to the full balance of your account. The Rewards Checking account is a Tiered Rate account. Please refer to section 2 for additional details.

2. REWARDS CHECKING — The Rewards Checking account is a Tiered Rate account. If you meet all of the all basic service requirements during the calendar month, the applicable Dividend Rates and Annual Percentage Yields listed for this account in the Rate Schedule will apply. The basic service requirements include: a) you make twelve (12) PINless card transactions (any transaction that does not require a PIN) that post to and clear your Reward Checking account as a credit transaction; b) you access Online Banking at least once; c) you receive e-Documents (must have enrolled and accepted the disclosure); and d) you have a direct deposit or ACH debit (including Bill Payment) post to and clear your Reward Checking account.

You will earn the Tier A Dividend Rate and Annual Percentage Yield if you meet the basic service requirements and have $1,000 in credit card purchase transactions during the period beginning on the 28th day of the prior calendar month and ending on the 27th day of the current calendar month. Credit Card purchase transactions must post and settle on or before the 27th of the month and be transmitted to Consumers Credit Union on or before the last business day of the month to qualify. Transactions may take two or more business days from the date of the purchase transaction to post to your credit card account. Transactions must be coded as a purchase. Purchase transactions that post and settle after the 27th, or those transmitted after the final business day of the current month, will count towards the following month's Rewards criteria. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

You will earn the Tier B Dividend Rate and Annual Percentage Yield if you meet the basic service requirements and have $500 in credit card purchase transactions during the period beginning on the 28th day of the prior calendar month and ending on the 27th day of the current calendar month. Credit Card purchase transactions must post and settle on or before the 27th of the month and be transmitted to Consumers Credit Union on or before the last business day of the month to qualify. Transactions may take two or more business days from the date of the purchase transaction to post to your credit card account. Transactions must be coded as a purchase. Cash advances and other transactions such as bill payments will not be considered for qualification. Purchase transactions that post and settle after the 27th, or those transmitted after the final business day of the current month, will count towards the following month's Rewards criteria. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

You will earn the Tier C Dividend Rate and Annual Percentage Rate if you meet the basic service requirements but do not meet either of the credit card purchase transaction criteria required to earn a higher rate. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

When you meet all of the basic service requirements for the calendar month, ATM fees incurred during the month will be refunded to you. If you fail to meet any of the basic service requirements during a calendar month, the applicable Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account and your ATM fees will NOT be refunded. One Rewards Checking account is allowed per member. Business accounts are not eligible for rewards. Qualifying credit card purchase transactions must be made using a Consumers Credit Union-issued card. Credit card purchases that are returned will not count towards the credit card purchase transaction requirements. The value of credit card purchases will be reduced by the dollar value of any returned item(s) during the qualification period in which the return was made.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF DIVIDENDS — For all earnings accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market, Rewards Checking and IRA Money Market accounts, there is a minimum Daily Balance required to earn the APY disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated APY. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

7. ACCOUNT LIMITATIONS — For Membership Share, Special Share Savings and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

For IRA Savings and IRA Money Market accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Special Savings accounts, you may not open any other accounts. In addition, services are limited to deposits into and withdrawals from your Special Savings account. ACH withdrawals will not be permitted. Deposits of all checks (personal or business) will be held for at least nine (9) business days. For Christmas Savings Account accounts, the entire balance will be transferred to another account of yours on or after November 1st and the account will remain open. You may not make withdrawals from your Christmas Savings Account accounts at any other time. If you wish to access the funds in your Christmas Savings Account accounts you may close it. For Money Market accounts, the minimum amount per draft withdrawal is $250.00. For Student Choice Checking accounts the following parameters are required: 1) available to members age 13 - 17 years old; 2) parent or legal guardian must be a joint account holder; 3) adult joint account holder will be responsible and liable for all activity on your account; 4) monthly ATM surcharge refunds, up to $25.00, until the month after your 18th birthday; 5) Visa debit card may be issued to you with a daily limit of $310.00; 5) requirement to convert the youth checking to a regular checking product prior to your19th birthday and; 6) subject to a $10 monthly fee after your 19th birthday.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share $5.00

Number of Shares Required 1

10. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

FEE SCHEDULE

Effective: **December 1, 2016**

Checking and Money Market Account Fees

- For Stop Payment of Check (Draft) Preauthorized Payments (including bill payments and cashier's checks) ...$ **30.00**
- For each check or each authorized payment, including VISA Debit (check) Card transactions and Bill Payment, returned due to an overdraft (non-sufficient or uncollected funds) .....$ **30.00**
- For each automatic transfer of funds to cover an overdraft .....$ **10.00**
- Check, Debit or electronic items paid by Overdraft Privilege.....$ **30.00**
- For each copy of a cleared check AFTER the third check copy .....$ **2.00**
- For a 3-month history printout .....$ **4.00**
  Charge for each additional month .....$ **4.00**
- Per hour for assistance with statement reconciliation – with a minimum charge of $20.00 .....$ **20.00**
- Expedited Bill Payment via ACH .....$ **9.95**
- Expedited Bill Payment via a Check .....$ **N/A**

ATM/Debit Card Fees

- For each overdraft that may occur to your account(s) as a result of a withdrawal .....$ **30.00**
- For each automatic transfer of funds to cover an overdraft .....$ **10.00**
- To replace a lost/stolen debit card .....$ **5.00**
- Expedited shipping for a debit card - "Rush".....$ **25.00**
- Check, Debit or electronic items paid by Overdraft Privilege.....$ **30.00**
- For a copy of a debit card charge.....$ **10.00**
- For each ATM or debit card withdrawal after the sixth made in one month .....$ **1.00**
- International Transactions:
  Multiple Currency ..... 1% of purchase amount
  Single Currency..... 0.80% of purchase amount

Other

- For each returned deposit item drawn on another financial institution deposited at CCCU and returned unpaid on either corporate or individual accounts..... $ **10.00**
- For each bad address..... $ **10.00**
- For paid over third party **personal** checks ..... $ **10.00**
- For a copy of a cashier's check ..... $ **5.00**
- For microfilm look-up and reproduction ..... $ **3.00**
- For re-opening an account within 180 days of closing it..... $ **60.00**
- Charge for foreign and domestic checks sent for collection. (Does not include fees charged by originating financial institution):
  Item(s) $100.00 or less..... $ **FREE**
  Item(s) $100.01 to $300.00 ..... $ **15.00**
  Item(s) $300.01 or more ..... $ **20.00**
- For processing post judgment legal actions ..... $ **100.00**
- For Photocopies ..... $ **0.25**
- For Money Orders ..... $ **2.00**
- For cashier checks for less than $500.00..... $ **2.00**
- Charge for VISA Gift Card ..... $ **3.95 each**
- For Non-member Check Cashing..... $ **10.00**
- For Non-member paid over payroll Check Cashing ..... $ **10.00**
- Vericheck Phone Payment ..... $ **3.50**

For Regular Share and Money Market accounts $1.50 for each transaction/withdrawal exceeding six preauthorized, automatic or internet transfers per month limit, with a maximum monthly fee of $15.00.

Accounts will be considered inactive after 12 months and may be losed by the closed by the Credit Union.

Account fees may be charged to any account with available funds, including certificate and IRA accounts.

Wire Transfers

- For domestic Bank Wire Transfer.....$ **20.00**

Share Value

- Par Value of One Share.....$ **5.00**

AMERICA'S CREDIT UNIONS™

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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