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# Business Account Truth-in-Savings Disclosure

Last Dividend Declaration Date

The rates 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.

| ACCOUNT TYPE           | DIVIDENDS                             |                      |                    |                 | BALANCE REQUIREMENTS    |  |  |                       | ACCOUNT LIMITATIONS                                |
|------------------------|---------------------------------------|----------------------|--------------------|-----------------|-------------------------|--|--|-----------------------|--|
|                        | Dividend Rate/Annual Percentage Yield | 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        | See Section 6                                      |
| Business Share Account | 0.25 / 0.25                           | Monthly              | Monthly            | Calendar Month  | \$5.00                  | See Section 5                          | \$100.00                               | Average Daily Balance | Account transfer and withdrawal limitations apply. |
|                        |                                       |                      |                    |                 |                         |  |  |                       |  |

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects 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 and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth 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.

**4. Accrual of Dividends.** Dividends will begin to accrue on deposits on the business day the deposit is posted to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to the Business Share account is set forth in the Rate Schedule. For this account, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will

not earn the stated Annual Percentage Yield. For accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. The Business Share Account must have an actual balance of \$50.00 in the Business Share Account on the last day of the dividend period, or have a combined \$50.00 balance in the Business Share Account, Business Special Purpose Account, Business Money Market Account or Certificate of Deposit Account to avoid the Monthly Maintenance Fee as disclosed in the Fee Schedule.

**6. Account Limitations.** For Business Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. You may not exceed these limitations.

