



Share Accounts, Club Accounts, Money Market Savings Accounts, IRA & ESA Share Accounts, Money Market Share Draft Accounts & Non Profit Share Draft Accounts

Truth-In-Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the accounts above.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. 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 a 365-day period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

2. Nature of dividends. Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day and ends on the last calendar day of each month.

4. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day that you make the deposit to your account. Dividends will begin to accrue on non cash deposits (e.g. checks) on the business day that you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth above. Minimum balances are calculated using the Average Daily Balance method. Dividends are calculated using the Average Daily Balance. The Average Daily Balance is determined by using the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in that period.

The following disclosure applies to the following accounts: Non Profit Share Draft Account. If your average daily balance was \$20.00 or more, the dividend rate and the annual percentage yield paid on the entire balance is shown above.

The following disclosure applies to the following accounts: Share Account. If your average daily balance was \$50.00 to \$2,499.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above.

The following disclosure applies to the following accounts: Share Account and Money Market Share Account. If your average daily balance was \$2,500.00 to \$14,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$15,000.00 to \$39,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$40,000.00 to \$74,999.99 the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$75,000.00 or more, the dividend rate and the annual percentage yield paid on the entire balance is shown above.

The following disclosure applies to the following accounts: IRAs & ESAs. If your average daily balance was \$0.00 to \$2,499.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$2,500.00 to \$14,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$15,000.00 to \$39,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$40,000.00 to \$74,999.99 the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$75,000.00 or more, the dividend rate and the annual percentage yield paid on the entire balance is shown above.

The following disclosure applies to the following accounts: Money Market Share Draft Accounts. If your average daily balance was \$4,000.00 to \$9,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$10,000.00 or more, the dividend rate and the annual percentage yield paid on the entire balance is shown above.

6. Account Limitations. The account limitations for each account are set forth above. For a Share account 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. If you exceed these limitations, your account may be subject to a fee or be closed.

If you have any questions, please call Cumberland County Federal Credit Union at (207) 878-3441.