



TRUTH IN SAVINGS DISCLOSURE

TRUTH-IN-SAVINGS DISCLOSURE

MEMBER SHARE ACCOUNT - The par value of a share in this account is \$5.00.
DIRECT SHARE ACCOUNT - The par value of a share in this account is \$5.00.
INTEREST ACCOUNT SHARE - The par value of a share in this account is \$5.00.
MATURE ACCOUNT SHARE - The par value of a share in this account is \$5.00.
CHRISTMAS CLUB - The par value of a share in this account is \$0.00.
VACATION CLUB - The par value of a share in this account is \$0.00.

Rate information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period, and for the example above is January 1st.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

REAL ESTATE SHARE ACCOUNT

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations: Same as above member share transaction limit.

DAILY DIVIDEND SHARE ACCOUNT

Rate information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period, and for the example above is January 1st.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: Same as above member share transaction limit.

MEMBER JUNIOR SHARE ACCOUNT

This share account is available to members up to 18 years of age. After the member reaches 18 years of age, the account reverts to a Member Share Account.

Rate information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period, and for the example above is January 1st.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: Same as above member share transaction limit.

Par value of a share:

The par value of a share in this account is \$5.00.

COMMON FEATURES**Bylaw requirements:**

You must complete payment of one share in your Member Share, Direct Share, Interest Share, or Mature Share Account as a condition of admission to membership, currently \$5.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other share/share account as defined in Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. (This disclosure further explains the dividend feature of your non-certificate of deposit account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. Please refer to our separate rate and fee schedule that is with this disclosure for additional information about charges.



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