

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

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

RATE SCHEDULE – SAVINGS AND CHECKING ACCOUNTS

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	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 to Calculate Dividends	
<input type="checkbox"/> Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$50.00	Daily Balance	—
<input type="checkbox"/> Holiday Club Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Vacation Club Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
<input type="checkbox"/> Money Market Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Checking/Share Draft	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

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 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 Share Savings, Holiday Club Share, Vacation Club Share, and Checking/Share Draft accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Share accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market Share accounts are tiered rate accounts. If your daily balance is \$2,499.99 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 \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply.

If your daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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 frequency of dividends and the 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.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash

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. However, for Holiday Club Share accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 Share Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Holiday Club Share accounts, the entire balance will be paid to you by check



or transferred to another account of yours on or after November 1 and the account will remain open. For Vacation Club Share accounts, the account balance will be transferred to another account of yours as requested at account opening and the account will remain open. For Share Savings, Money Market, and Checking/Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit 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.

8. 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

See Attached Schedule of Fees and Charges

Contact Information

Main Branch

6801 Industrial Road • Springfield, VA 22151

Mailing Address: PO Box 1607 • Springfield, VA 22151

Phone: 703.750.4394 • 800.952.3999

Fax: 703.354.0103

Telephone Teller

703.750.7505 • 800.952.3999

Branch Hours

Monday - Friday 7:30 am - 4:00 pm

Plus over 65,000 CO-OP Network ATMs

-locations can be found on our website

Email

information@truenergyfcu.org

Website

www.truenergyfcu.org

