

## Truth-in-Savings Disclosure

Account Disclosures for Express Premium Plus Checking Account (a Dividend-Bearing Checking Account):

Dividend Rate/Annual Percentage Yield:	See accompanying Rate Schedule
Minimum Opening Deposit and minimum aggregate relationship:	See Section 1 below
Minimum Balance to Earn Dividend:	\$.01
Fee for failure to maintain minimum aggregate relationship of \$50,000 or more:	\$25.00/month
Balance method:	Average Daily Balance
Dividends Compounded and Credited:	Monthly
Dividend Period:	Calendar Month
Account Limitations:	None
Account subject to other Fees and Charges:	See accompanying Fee Schedule

**1. Account Requirements:** Account requires minimum opening deposit of \$500.00 and a minimum aggregate relationship with Credit Union 1 of \$50,000 or more. Minimum aggregate relationship balance is determined by review of each of the following products on the last calendar day of each month: Savings Account(s), Checking Account, Money Market Account, Share Certificate(s), Loan(s), and Credit Card(s). If minimum aggregate relationship balance is not maintained, as determined on last calendar day of each month, account is subject to \$25.00 service fee each month aggregate minimum relationship balance is not maintained.

**2. 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. 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 on the Rate Schedule accompanying this disclosure.

**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 the dividend period is stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns a 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:** 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.

**6. Balance Information:** To open the account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. The minimum opening deposit requirement for the account is set forth in the Rate Schedule. There is no minimum average daily balance required to avoid a service fee for the dividend period; however, the member must maintain a minimum aggregate relationship balance with Credit Union 1 of \$50,000 or more to avoid a service fee (see section 1 above). If the minimum aggregate relationship balance with Credit Union 1 of \$50,000 or more requirement is not met, you will be charged a service fee of \$25.00 per month. There is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the annual percentage yield stated in the Rate Schedule. Using the average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**7. Account Limitations:** No account limitations apply.

**8. Fees For Overdrawing Checking Account:** Fees for overdrawing your checking account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection 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 checking account balance. The entire balance in your checking 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 checking account. You may consult the Overdraft Payment Policy Disclosure to review the Important Disclosure Regarding How Overdraft Fees Are Incurred In Relation To Your Account Balance.

Fees for overdrawing your checking 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 checking 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, the Fee Schedule, and the Credit Union's Overdraft Payment Policy Disclosure.

**9. Rates:** The rates are accurate as of the last dividend declaration date indicated on the Rate Schedule accompanying this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union at 800.252.6950.

**10. Fees:** See separate Fee Schedule accompanying this disclosure for a listing of fees and charges applicable to your account(s). In addition to the fees and charges disclosed on the Fee Schedule, if the minimum aggregate relationship balance of \$50,000 or more is not met (see Section 1 above), you will be charged a service fee of \$25.00 per month. The following fees shall be waived for the Express Premium Plus Checking Account: ATM fees at non-CU1 ATMs; Check Fees; Cashier Check Fees; Stop Payment Fees; Outgoing Wire Transfer Fees; Fee waived for insufficient funds or returned items if you have 4 or fewer occurrence in previous 12 months.

**11. Conflict:** To the extent the terms of this Truth in Savings Disclosure conflicts with the terms of the Truth in Savings Disclosure found in the Membership Booklet, the terms of this Truth in Savings Disclosure prevail for the Express Plus Premium Checking Account terms.

**YOUR SAVINGS INSURED TO 250,000 PER ACCOUNT**



**AMERICAN SHARE INSURANCE**

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.