

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date

07/01/2010

The rates, fees 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.

RATE SCHEDULE

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	See Section 6
Primary Share Savings Account	0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	\$5.00	—	\$100.00	Daily Balance	—
Health Savings Account	0.60% / 0.60%	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Daily Balance	—
Club Savings Account	0.30% / 0.30%	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Daily Balance	Account Transfer limitations apply
Fresh Start Checking Account	N/A / N/A	—	—	—	\$25.00	—	—	—	Signature based (Credit) transaction limit is set to \$1,000 with the offline open to buy limit of \$500 per a 24 hour period
1.3.10 Checking	N/A / N/A	—	—	—	\$25.00	—	—	—	—
Ultimate Free Checking Account	0.00% / 0.00% 0.05% / 0.05% 0.10% / 0.10% 0.15% / 0.15%	Monthly	Monthly	Monthly (calendar)	\$25.00	—	\$0.00-\$1,999.99 \$2,000.-\$9,999.99 \$10,000.-\$49,999.99 \$50,000. & over	Daily Balance	—
First Premier Money Market Account	0.00% / 0.00%* 0.10% / 0.10%* 0.15% / 0.15%* 0.20% / 0.20%*	Monthly	Monthly	Monthly (calendar)	\$25.00	—	\$0.00-\$1,999.99 \$2,000.-\$9,999.99 \$10,000.-\$49,999.99 \$50,000. & over	Daily Balance	—
IRA Money Market Account	0.50% / 0.50% 0.50% / 0.50% 0.55% / 0.55% 0.60% / 0.60%	Monthly	Monthly	Monthly (calendar)	\$25.00	—	\$0.00-\$1,999.99 \$2,000. - \$9,999.99 \$10,000.-\$49,999.99 \$50,000. & over	Daily Balance	—
First Platinum Checking Account (Mature Members 50+ years old)	0.00% / 0.00% 0.05% / 0.05% 0.10% / 0.10% 0.15% / 0.15%	Monthly	Monthly	Monthly (calendar)	\$25.00	—	\$0.00-\$1,999.99 \$2,000.-\$9,999.99 \$10,000.-\$49,999.99 \$50,000. & over	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 all accounts, the Dividend Rate and

Annual Percentage Yield may change 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 frequency of dividends and 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 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.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For First Advantage Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period as stated in the Rate Schedule. For Ultimate Free Checking and IRA Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period as stated in the Rate Schedule. For accounts using a Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Transfer Limitations. For Club Savings accounts, the balance is available to you for transfer or withdrawal on or after November 1st. You are able to make one (1) discretionary withdrawal from this account at any time during the calendar year, with no fee imposed. If you withdraw any of the account balance at any additional time before November 1st, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Primary Share Savings, and all regular Checking accounts, no account limitations apply. On the Money Market account you are limited to 6 transactions per month of which three can be in the form of a check. On Health Savings Accounts, special rules apply pertaining to account use. First Service is not liable if a transaction(s) performed do not meet tax favored rules. Members should contact their tax advisor for rules pertaining to use of this type of tax favored account.

FEE SCHEDULE

Club Savings Account Fees

- Excessive Withdrawal Fee \$5.00/Withdrawal

Fresh Start Checking Account Fees

- Service Fee \$10.00/month

First Advantage & First Platinum Checking Account Fees

- Service Fee \$0.00

Ultimate Free Checking Account Fees

- Service Fee \$0.00

First Premier Money Market Account-Fees

- Service Fee \$0.00
- Excessive Withdrawals \$3.00/withdrawal over six with no more than three by check

Checking Account Fees

- Overdraft Protection Fee..... \$3.00/transfer
- NSF Fee..... \$30.00/Item
- Stop Payment Fee \$30.00/Request
- Deposited Item Return Fee..... \$5.00/Item
- Courtesy Pay \$30.00/Paid Item
- Invalid MICR Line processing \$2.00/Item
- Temporary checks sheet of 4..... \$2.00per sheet
- Check Printing (Prices depending on style)

Electronic Funds Transfer Fees

- ATM Replacement Card \$5.00/card
- Pin Replacement..... \$5.00/each
- Non-sufficient ATM item..... \$30.00/item
- Non-sufficient ACH item..... \$30.00/item
- ATM Transaction Charges \$1.00/foreign item

Other Service Fees

- Items Sent For Collection..... \$10.00/Item
- Medallion Signature Guarantee Fee \$35.00 (Non-Member)
- Wire Transfer Fee (Outgoing) \$15.00/Transfer Domestic
- Wire Transfer Fee (Outgoing) \$45.00/Transfer Foreign
- Wire Transfer Fee (Incoming) Free
- Western Union \$15.00/Transfer
- Official Check Fee..... \$3.00/Check
- Money Order \$1.50/Money Order
- Negotiable Item Stop Payment Fee.. \$30.00/Request

- AMEX Travelers Cheques For One . Free
- AMEX Travelers Gift Cheques..... \$2.50/cheque
- Visa Travel Card \$9.50/each
- Visa Reloadable Card \$3.95/each

- Visa Gift Card \$3.95/each
- Statement Copy Fee..... \$5.00/statement
- Account Activity Printout..... \$3.00/Printout
- Account Reconciliation \$20.00/Hour
- Account Research \$20.00/Hour
- Tax Levy/Garnishment \$35.00
- Dormant Account Fee..... \$25.00/account per month Charged after 9 months of dormancy
- Telephone Check Request Free
- Telephone Transfer Free
- Telephone Inquiry Free
- Account Closure Fee..... \$10.00/Account If closed within 6 months of opening
- Check Copy Fee..... \$2.00/Item
- Returned Mail/Bad Address Fee \$5.00/month
- Return Deposit Item Fee (RDI)..... \$5.00 - 3rd Party \$30.00 - 1st Party
- Verification of Deposit Requests \$10.00/Completed Form
- Check Cashing Fee 1% of the total amount of the check(s) presented (\$5.00 minimum) fee waived with minimum \$100 aggregate Savings balance or active checking account, or Loan
- Coin Exchange Fee (Non-Member).. 5% of total amount of coin exchanged.

Share Value

- Par value of one share \$5.00

The rates and fees appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

