

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

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	
Regular Savings	\$1.00 to \$999.99 / \$1,000.00 to \$1,999.99 / \$2,000.00 to \$9,999.99 / \$10,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Savings	\$1.00 to \$999.99 / \$1,000.00 to \$1,999.99 / \$2,000.00 to \$9,999.99 / \$10,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Ultra Savings	—	—	—	—	\$5.00	\$5.00	—	—	Account transfer and withdrawal limitations apply.
CW Cents Savings	\$1.00 to \$999.99 / \$1,000.00 to \$1,999.99 / \$2,000.00 to \$9,999.99 / \$10,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Monthly Hi-Rate	\$1.00 to \$999.99 / \$1,000.00 to \$1,999.99 / \$2,000.00 to \$9,999.99 / \$10,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$500.00	\$5.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA	\$1.00 to \$999.99 / \$1,000.00 to \$1,999.99 / \$2,000.00 to \$9,999.99 / \$10,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$2,000.00	\$2,000.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

CW Checking	\$1.00 to \$999.99	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	\$1.00	Average Daily Balance	—
	/								
	\$1,000.00 to \$1,999.99								
	/								
\$2,000.00 to \$9,999.99									
/									
\$10,000.00 or greater									
/									

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 earning 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. Regular Savings, Special Savings, CW Cents Savings, Monthly Hi-Rate, IRA, and CW Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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. For all accounts, 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 the minimum required share(s) in a Regular 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 all accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not met during each day of the calendar month, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Special Savings, CW Cents Savings, Monthly Hi-Rate, IRA, and CW Checking accounts, 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 requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, 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.

6. ACCOUNT LIMITATIONS — For Regular Savings, Special Savings, Ultra Savings, CW Cents Savings, Monthly Hi-Rate, and IRA accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Monthly Hi-Rate accounts, you may withdraw during the first 5 days of each month without penalty otherwise you will be penalized for 15 days' worth of dividends. For CW Checking accounts, no account limitations apply.

7. CW CENTS SAVINGS ROUND-UP PROGRAM —

a. When you enroll in the CW Cents Savings Round-Up Program, the Credit Union will round up the amount of any debit card purchase associated with your CW Checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your CW Checking account to your CW Cents Savings account.

b. The Credit Union will round up amounts from each purchase that posts to your CW Checking account and transfer the amount in excess of the purchase amount from your CW Checking account to your CW Cents account after each debit card purchase transaction. If on a business day you do not have sufficient available funds in your CW checking account, or if any transaction has overdrawn your CW Checking account, the Credit Union will not round up purchases amounts for those transactions.

c. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in your CW Cents Savings account. Credit transactions or adjustment transactions will not be rounded-up.

d. The Credit Union reserves the right to cancel or modify the CW Cents Savings Round-Up Program at any time.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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 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 and the Schedule of Fees and Charges.

9. 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

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

