



PO Box 5735
Sioux Falls, SD 57117-5735
(605) 334-2471

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date

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 Compounde d	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
Regular Share Accounts	See our Current Rates page	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$50.00	Daily Balance	Account Transfer limitations apply.
Christmas Club Accounts	on our web site	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$50.00	Daily Balance	Account Transfer limitations apply.
Life Insured Share Accounts	at	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$50.00	Daily Balance	Account Transfer limitations apply.
Super Share Accounts	siouxfallsfcu.org	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	Account Transfer limitations apply
IRA Share Accounts		Monthly	Monthly	Monthly (calendar)	----	----	----	Daily Balance	----
Share Draft Checking Accounts		Monthly	Monthly	Monthly (calendar)	----	----	\$2,000.00	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 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 Super Share account is a Tiered Rate account. If your account 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 account 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 account 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 account 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 account balance is from \$50,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your balance is \$100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The IRA Share account is a Tiered Rate account. If your account 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 account 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 account 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 account 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 account balance is from \$50,000.00 to \$99,999.00, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance 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 of dividends and dividend period applicable to each account are set forth 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.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Christmas Club, Life Insured Share, Super Share and Share Draft Checking accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Regular Share, Christmas Club and Life Insured Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. For a Super Share account, no more than three (3) withdrawals of any type may be made within any month. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Share and Share Draft Checking accounts, no account limitations apply, except for the Yes Checking limitations contained in our separate disclosure.

FEE SCHEDULE

Share Draft Account Fees*

- Overdraft.....\$ 25.00 per item.
- Returned Item:\$ 5.00 per item.
- Stop Payment\$ 15.00 per request.
- Check PrintingPrices may vary depending upon style.
- Overdraft Transfer From Savings ..\$ 5.00 per transfer.

- Copies Of Cleared Drafts\$ 3.00 per draft.
- Yes Checking account.....\$ 5.00 per month

*The above share draft account fees apply to personal accounts. There may be additional fees for business or commercial accounts, which will be disclosed upon account opening.

Other Service Fees (applicable to all accounts)

- Account Reconciliation\$ 25.00 per hour (minimum).
- Account Research\$ 25.00 per hour.
- Statement Copies:.....\$ 3.00 per copy.
- Deposited Item Return\$ 5.00 per item.
- Wire Transfer (outgoing)\$ 15.00 per transfer.
- Money Orders.....\$ 1.00 per item.
- Credit Union Cashiers Check\$ 5.00 per check if payee is other than the account holder
- Check cashing\$ 3.00 per check
Applies only to members 18 or older who have less than \$100 in Regular Shares and no other active service.
- Account reopening.....\$ 15.00 when membership has been closed and reopened more than once in a 12 month period.

Electronic Funds Transfer Fees

- Eight (8) Advantage Network ATM withdrawals per month without a charge.
- Over eight ATM Withdrawals\$ 1.00
- Non-Advantage ATM Withdrawal or Transfer\$ 1.50
- Overdraft of Savings with ATM Card or ACH transaction\$ 25.00
- Loan payment by Debit card.....\$ 10.00

Safe Deposit Boxes

- Annual Rental
- | Size: | Price: |
|-------------|------------|
| 3 x 5 | \$ 15.00* |
| 3 x 10..... | \$ 35.00 |
| 5 x 5..... | \$ 25.00** |
| 5 x 10..... | \$ 45.00** |

10 x 10\$ 55.00**

*Main office only **Meadows Office only

Credit Union Membership

- Membership Share:\$......5.00 .par value.

Offices:

Main Office
700 E 14th Street
Sioux Falls, SD 57104

Arrowhead Branch
5700 E Arrowhead Place
Sioux Falls, SD 57110

Meadows Branch
2517 S. Louise Avenue
Sioux Falls, SD 57106

South Cliff Branch
3405 S. Cliff Avenue
Sioux Falls, SD 57105

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective 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.

