

*TOUCHSTONE FEDERAL CREDIT UNION
OUR TRUTH IN SAVINGS DISCLOSURE - AMENDMENTS*

These changes are incorporated into our Truth In Savings disclosure as of January 1, 2010. Should you have any questions about these disclosures, about our current dividend rates, annual percentage yields, or other savings account features, please call a member service representative at: (978) 657-2223

TRANSACTION LIMITATIONS

Per Regulation D, members are permitted to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle (or similar period) of at least four weeks, to another credit union account of the member or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the member and payable to third parties

DEPOSITS are unlimited.