

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

June 15, 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 – SAVINGS ACCOUNTS

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	See Paragraph 6
<input type="checkbox"/> Share Savings	.55 / .55	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer limitations apply
<input type="checkbox"/> IRA Savings	1.15 / 1.15	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer limitations apply
<input type="checkbox"/> Payable-On- Death Savings	.55 / .55	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer limitations apply
<input type="checkbox"/> Christmas Club	.55 / .55	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	\$25.00	\$25.00	Average Daily Balance	Account transfer limitations apply
<input type="checkbox"/> Checking	0.00 / 0.00	—	—	—	\$50.00	—	—	—	Account transfer limitations apply
<input type="checkbox"/> Money Market	.55 / .55 .55 / .55 .65 / .65 .75 / .75 .90 / .90	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00	—	Account transfer limitations apply

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 Share Savings, IRA Savings, Payable-On-Death and Christmas Club accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market accounts, 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 in the Rate Schedule. The Money Market account is a tiered rate account. If your daily balance is from \$2,500.00 to \$9,999.99, the

first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply. If your daily balance is from \$50,000.00 to \$99,999.99, the fourth dividend rate and annual percentage yield listed in the Rate Schedule will apply. If your daily balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed in the Rate Schedule will apply. 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 of dividends and the 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 earning 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, accrued dividends will not be paid.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit at least the par value of one (1) full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit

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requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Christmas Club and Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Share Savings, IRA Savings, Payable-On-Death, Christmas Club and Money Market accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of 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 Share Savings, IRA Savings, Payable-On-Death Savings, Christmas Club and Money Market 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will be charged a fee as stated 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 Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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 Fee Schedule for current fee information.

FEE SCHEDULE	
MONEY MARKET ACCOUNT FEES	
SERVICE CHARGE	\$10.00/MONTH IF MINIMUM AVERAGE DAILY BALANCE IS NOT MET
CHECKING ACCOUNT (per Item)	
MINIMUM DEPOSIT TO OPEN ACCOUNT	\$50.00
NO MINIMUM BALANCE REQUIRED	
NO PER-CHECK FEE	
NO MONTHLY SERVICE CHARGE	
TEMPORARY CHECKS (Four per Page)	\$1.00
NSF	\$20.00
STOP PAYMENT	\$20.00
OVERDRAFT PRIVILEGE PROGRAM AVAILABLE UP TO \$500.00	FREE
OVERDRAFT PRIVILEGE (per paid item)	\$20.00
DAILY OVERDRAFT PENALTY (>Ten Days in Overdraft)	\$5.00
CHECK COPY THROUGH CASEY ONLINE	FREE
CHECK COPY IN OFFICE	\$2.00
OTHER SERVICES	
TRAVELERS CHECKS	FREE
CASEY VOICE	FREE
CASEY ONLINE	FREE
CHRISTMAS CLUB EARLY WITHDRAWAL PENALTY	\$25.00
BILL PAY	FREE
E-STATEMENTS (Statements by E-mail)	FREE
TELLER TRANSACTIONS	FREE
SERVICES FEES (per Item)	
RETURNED DEPOSIT ITEM	\$5.00
ACH RETURNED ITEM	\$15.00
OVERDRAFT TRANSFER FROM SAVINGS (Per Item)	\$5.00

RESEARCH FEE (One Hour Minimum)	\$25.00
BALANCE CHECKING ACCOUNT (One Hour Minimum)	\$25.00
ITEM SENT FOR COLLECTION	\$20.00
INACTIVE ACCOUNT (Per Month)	\$5.00
RETURNED MAIL/NO ADDRESS	\$5.00
STATEMENT COPY THROUGH CASEY ONLINE	FREE
STATEMENT COPY IN OFFICE	\$2.00
ACCOUNT VERIFICATION	\$10.00
WIRE TRANSFER DOMESTIC INCOMING	\$10.00
OUTGOING	\$15.00
WIRE TRANSFER FOREIGN INCOMING	\$27.00
OUTGOING	\$27.00
ATM REPLACEMENT CARD	\$5.00
ATM PIN REPLACEMENT	\$5.00
ACCOUNT CLOSING (Opened < Six Months)	\$15.00
VISA INTERNATIONAL TRANSACTION	1% OF TOTAL PURCHASE
SHARE VALUE	
PAR VALUE OF ONE SHARE	\$5.00

The rates and fees appearing with 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.

