

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION 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	
Share Savings	\$300.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$100.00	\$300.00	Daily Balance	—
Christmas Club	\$300.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$300.00	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	\$300.00 to \$999.99 / \$1,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$300.00	Daily Balance	Account transfer and withdrawal limitations apply.

<b>IRA Share Savings</b>	\$300.00 to \$999.99 /	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$300.00	Daily Balance	Account limitations apply.
	\$1,000.00 to \$4,999.99 /								
	\$5,000.00 to \$9,999.99 /								
	\$10,000.00 or greater /								
<b>Money Market</b>	\$2,500.00 to \$9,999.99 /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	—
	\$10,000.00 to \$24,999.99 /								
	\$25,000.00 to \$49,999.99 /								
	\$50,000.00 to \$99,999.99 /								
	\$100,000.00 to \$249,999.99 /								
\$250,000.00 or greater /									
<b>Premium Money Market</b>	\$50,000.00 to \$99,999.99 /	Monthly	Monthly	Monthly (Calendar)	\$50,000.00	—	\$50,000.00	Daily Balance	—
	\$100,000.00 to \$249,999.99 /								
	\$250,000.00 or greater /								
<b>Easy Checking</b>	—	—	—	—	\$25.00	—	—	—	—
<b>Free Checking</b>	—	—	—	—	\$25.00	—	—	—	—
<b>Free Rewards Checking Qualifications Met (See Section 2)</b>	\$0.01 to \$15,000.00 /	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
	\$15,000.01 or greater / to								
<b>Qualifications Not Met (See Section 2)</b>	/								

### 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, Christmas Club, Vacation Club, IRA

Share Savings, Money Market, Premium Money Market, and Free Rewards Checking 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 that is set forth in the Rate Schedule. Share Savings, Christmas Club, Vacation Club, IRA Share Savings, Money Market, Premium Money Market, and Free Rewards 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 Share Savings, Christmas Club, Vacation Club, IRA Share Savings, Money Market, and Premium Money Market 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. For Free Rewards Checking accounts, each dividend rate

will apply only to that portion of the account balance within each balance range.

**2. FREE REWARDS CHECKING** – For Free Rewards Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) view your monthly statement via e-statements; 2) make at least 12 purchases each month with your SCU Visa debit card; 3) make sure at least one direct deposit or ACH auto debit posts and clears. The monthly qualification cycle is defined in the monthly qualification cycle calendar that is provided with this disclosure. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, PIN-based or signature based transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. If you meet the minimum qualification requirements during the monthly qualification cycle, we will refund up to \$25.00 (max \$4.99 per single transaction) in ATM surcharge fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM surcharge fee of \$5.00 or greater to receive the refund. ATM surcharge refunds will be paid on the last business day of the month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, ATM surcharge fees will not be refunded to you.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. 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.

**5. 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 Free Rewards Checking accounts, if you close your account before accrued

dividends are credited, you will not receive the accrued dividends.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Share Savings 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 Schedule of Fees and Charges. For Share Savings, Christmas Club, Vacation Club, IRA Share Savings, Money Market, and Premium Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, 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. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS** — For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 15 and the account will remain open. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after July 5 and the account will remain open. For Christmas Club and Vacation Club accounts, you may make two (2) withdrawal(s) from your account each year. If you exceed this limitation, your account may be closed. For IRA Share Savings accounts, funds may not be pledged as security for loans. Federal and state penalties may apply to amounts withdrawn. For Share Savings, Money Market, Premium Money Market, Easy Checking, Free Checking, and Free Rewards Checking accounts, no account limitations apply.

**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 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$5.00

**10. RATES** — The rates 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 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).

