

## TRUTH-IN-SAVINGS DISCLOSURE

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Term Share Certificate		Fixed Rate	\$500.00	Daily	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 31 Day	See www.sfonline.org								
<input type="checkbox"/> 91 Day	See www.sfonline.org								
<input type="checkbox"/> 182 Day	See www.sfonline.org								
<input type="checkbox"/> Term Share Certificate		Fixed Rate	\$500.00	Daily	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 12 Month	See www.sfonline.org								
<input type="checkbox"/> 18 Month	See www.sfonline.org								
<input type="checkbox"/> 36 Month	See www.sfonline.org								
<input type="checkbox"/> 48 Month	See www.sfonline.org								
<input type="checkbox"/> 60 Month	See www.sfonline.org								
<input type="checkbox"/> 72 Month	See www.sfonline.org								
<input type="checkbox"/>									
<input type="checkbox"/> Bump Up Certificate		Variable Rate - Member has discretion	\$500.00	Daily	Monthly	Account's Term	Allowed – one deposit during term	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 24 Month	See www.sfonline.org								
<input type="checkbox"/> 30 Month	See www.sfonline.org								
<input type="checkbox"/> Term Share IRA Certificate <input type="checkbox"/> Coverdell Education Savings Accounts		Fixed Rate	\$2,000.00	Daily	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 12 Month	See www.sfonline.org								
<input type="checkbox"/> 18 Month	See www.sfonline.org								
<input type="checkbox"/> 24 Month	See www.sfonline.org								
<input type="checkbox"/> 30 Month	See www.sfonline.org								
<input type="checkbox"/> 36 Month	See www.sfonline.org								
<input type="checkbox"/> 48 Month	See www.sfonline.org								
<input type="checkbox"/> 60 Month	See www.sfonline.org								
<input type="checkbox"/> 72 Month	See www.sfonline.org								
<input type="checkbox"/>									

## 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 Term Share Certificate, Term Share Certificate (2), and Term Share IRA Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Bump Up Certificate account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. During the month when you choose to increase your rate, the dividends will be paid at the new higher rate for the entire month. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. 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 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.

**5. 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. For Term Share IRA Certificate accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, withdrawals of principal are subject to an early withdrawal penalty as stated below. If the withdrawal reduces the account balance below the minimum opening deposit balance, your account will be closed.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 Months or less      91 days' dividends

Terms of longer than 12 Months      182 days' dividends

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to

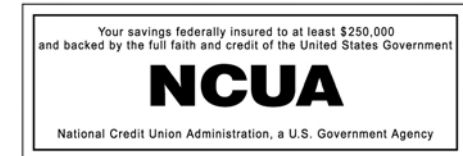
withdraw funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**11. 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



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RATE SCHEDULE – SHARE AND SHARE DRAFT 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 <input type="checkbox"/> Teen Cache <input type="checkbox"/> Fiduciary <input type="checkbox"/> Trust <input type="checkbox"/> Accounts Accessed by Power of Attorney <input type="checkbox"/> Estate <input type="checkbox"/> Representative Payee for Social Security Benefits <input type="checkbox"/> UTTMAs <input type="checkbox"/> Guardianship	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Personal Savings Plan	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Dollar Dog	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$5.00	---	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Holiday Club	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$10.00	---	\$10.00	Average Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Vacation Club	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$10.00	---	\$10.00	Average Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> IRA Share	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$5.00	---	\$5.00	Average Daily Balance	---
<input type="checkbox"/> Money Market	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$10.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Checking	See www.sfonline.org	Daily	Monthly	Monthly (Calendar)	\$35.00	---	\$3,000.00	Average Daily Balance	---
<input type="checkbox"/> Secondary Checking	See www.sfonline.org	---	---	---	---	---	---	---	---

## 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 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. The IRA Share accounts are tiered rate accounts. If your average daily balance is

from \$5.00 to \$1,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is

\$2,000.00 or greater, the second dividend rate and annual percentage yield listed for this account 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. The Money Market accounts are tiered rate accounts. If your average daily balance is from \$2,500.00 to \$19,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$20,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000.00 to \$99,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account 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 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. 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 Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For

Share Savings, Teen Cache, Fiduciary, Trust, Accounts Accessed by Power of Attorney, Estate, Representative Payee for Social Security Benefits, UTTMAs, Guardianship, Dollar Dog, Holiday Club, Vacation Club, IRA Share, Money Market, and 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 Share Savings, Teen Cache, Fiduciary, Trust, Accounts Accessed by Power of Attorney, Estate, Representative Payee for Social Security Benefits, UTTMAs, Guardianship, Personal Savings Plan, Dollar Dog, 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Holiday Club accounts, you will be charged a fee as disclosed 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 Vacation Club accounts, you will be charged an account closure fee if the account is closed within six (6) months of opening. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Share, Checking, and Secondary Checking accounts, no account limitations apply.

**7. 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 Fee Schedule 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.

**8. 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