

## TRUTH-IN-SAVINGS DISCLOSURE

**MATURITY DATE:**

**EFFECTIVE 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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Share Certificate</b>									
<input type="checkbox"/> 31 Day	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Fixed Rate	\$500.00	Daily	Monthly	Account's Term	Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 91 Day									
<input type="checkbox"/> 182 Day									
<input type="checkbox"/> 12 Month									
<input type="checkbox"/> 18 Month									
<input type="checkbox"/> 24 Month									
<input type="checkbox"/> 30 Month									
<input type="checkbox"/> 36 Month									
<input type="checkbox"/> 48 Month									
<input type="checkbox"/> 60 Month									
<input type="checkbox"/> 72 Month									
<input type="checkbox"/>									
<input type="checkbox"/> <b>Individual Retirement Account Share Certificate</b>									
<input type="checkbox"/> <b>Coverdell Education Savings Account Certificate</b>									
<input type="checkbox"/> 12 Month	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Fixed Rate	\$500.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 18 Month									
<input type="checkbox"/> 24 Month									
<input type="checkbox"/> 30 Month									
<input type="checkbox"/> 36 Month									
<input type="checkbox"/> 48 Month									
<input type="checkbox"/> 60 Month									
<input type="checkbox"/> 72 Month									
<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 Share Certificate, Individual Retirement Account (IRA) Share Certificate, and Coverdell Education Savings Account (ESA) Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. 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. TERM EXTENSION** — To qualify for an account term extension, the new term must extend the remaining term by at least six (6) months. The rate will be adjusted to reflect the current rate for the new term at the time of the term extension. IRA Share Certificates and Coverdell ESA Certificates are not eligible for term extensions.

**3. 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. If an account term is extended, the new dividend period begins on the first day of the term extension and ends on the new maturity date.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. If an account term is extended, accrued dividends for the original account term will be credited on the first day of the term extension.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account as described in section 12 (MEMBERSHIP). Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. Dividends are calculated by the daily balance method which applies a daily periodic rate to the end of day balance in the account each day.

**6. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on cash and noncash deposits (e.g., checks) on the business day you make the deposit to your account. For all accounts, if you close

your account before accrued dividends are credited, accrued dividends may not be paid.

**7. 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. Additional deposits are not allowed for IRA Share Certificates and Coverdell ESA Certificates. For other share certificates, you may make unlimited additional deposits to the account during the term. After your account is opened, you are allowed the option to conduct one withdrawal up to 50% of the balance without a penalty ("option"). This option is not available for IRA Share Certificates and Coverdell ESA Certificates. For other share certificates, you may elect to apply the option with your first withdrawal or you may choose to defer the option for another time during the account term. If you elect to defer the option, you will pay an early withdrawal penalty as stated below. If you elect to apply the option and your withdrawal amount is up to 50% of the balance, you will not be assessed a penalty. If you elect to apply the option and your withdrawal amount exceeds 50% of the balance, the amount above 50% is subject to the early withdrawal penalty as stated below. Once the option has been applied during an account term, all additional withdrawals are subject to a penalty as stated below. If your account term is extended, you are afforded the option one time during the new account term, subject to the aforementioned limitations. Balances on hold, including funds used as collateral for share secured loans, are not available for withdrawal and may reduce the amount you can withdraw. If the withdrawal reduces the account balance to zero (\$0.00), the account will be closed.

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

**9. 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:

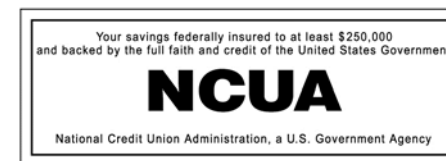
- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a 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.

**10. 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.

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

**12. 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



## 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	
[ ] Membership Share	—	—	—	—	\$5.00	—	—	—	Non-transaction account.
[ ] Savings	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] Holiday Club	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$10.00	—	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] Vacation Club	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$10.00	—	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] IRA Share	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] IRA Roth Share	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] IRA SEP Share	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] Coverdell Education Share	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] Money Market	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	\$10.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] Direct Money Market	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
[ ] Premium Money Market	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.



[ ] Draft Checking	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	\$3,000.00	Daily Balance	—
[ ] Connect Checking	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
[ ] Direct Checking	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
[ ] Premium Checking	Refer to Rates and Disclosures page on <a href="http://www.signalfinancialfcu.org">www.signalfinancialfcu.org</a>	Daily	Monthly	Monthly (Calendar)	—	—	—	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 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. IRA (Individual Retirement Account) Share, IRA Roth Share, IRA SEP (Simplified Employee Pension) Share, Coverdell Education Share, Money Market, and Premium Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed on the Rates and Disclosures page on [www.signalfinancialfcu.org](http://www.signalfinancialfcu.org). For tiered 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.

**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 cash and 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 may 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 account as described in section 8 (MEMBERSHIP). Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. Members with Signal Connect, Signal Direct and Signal Premium bundle relationships may be subject to a monthly maintenance fee as stated in the Signal Bundle Disclosures and Fee Schedule. Members with a Selections relationship are subject to monthly maintenance fees for Savings and Draft Checking accounts as stated in the Fee Schedule. For Holiday Club, Vacation Club, IRA Share, IRA Roth Share, IRA SEP Share, Coverdell Education Share, Money Market, and Draft Checking 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, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the daily balance in the account each day.

**6. ACCOUNT LIMITATIONS** — The Membership Share is a non-transaction share that does not earn dividends. It is used to maintain the par value described in section 8 (MEMBERSHIP). A deposit is accepted to maintain par value and a withdrawal is allowed when closing the membership. For Savings, Holiday Club, Vacation Club, IRA Share, IRA Roth Share, IRA SEP Share, Coverdell Education Share, Money Market, Direct Money Market, and Premium Money Market accounts, you may make no more than six (6) convenient transfers or withdrawals from your account per 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. Holiday Club accounts, accounts mature on November 1 of each year. Any withdrawals conducted prior to the maturity date are subject to an early withdrawal penalty as stated in the Fee Schedule, however the fee will be waived if the withdrawal is made within the first seven (7) days of the account being opened. At Maturity, the entire balance will be transferred to another account of yours and the account will remain open. For IRA Share, IRA Roth Share, IRA SEP Share, and Coverdell Education Share accounts, additional restrictions and penalties, including penalties assessed by the IRS, may apply for withdrawals. Refer to your IRA/Coverdell Education Savings Account plan documents and consult your tax advisor for details. No account limitations apply to Draft Checking, Connect Checking, Direct Checking, and Premium Checking accounts.

**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 applicable), 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. Refer to 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. All related fees are disclosed in the Overdraft Privilege (ODP) Consent form and in our Fee Schedule.

Account overdrafts created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that are paid or returned are subject to a fee as stated in our Fee Schedule. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within every 32 day period for a minimum of 24 hours, if you default on any loan or other obligation to Signal Financial Federal Credit Union or if your account is subject to any legal or administrative order or levy.

**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

**9. 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.

