



# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date: 01/31/2017

**THE RATES 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.**

~~~~~ SHARE ACCOUNT RATE SCHEDULE ~~~~~

| ACCOUNT TYPE                                                                | DIVIDENDS                             |                      |                    |                    | BALANCE REQUIREMENTS          |                                        |                                        |                | ACCOUNT LIMITATIONS |
|-----------------------------------------------------------------------------|---------------------------------------|----------------------|--------------------|--------------------|-------------------------------|----------------------------------------|----------------------------------------|----------------|---------------------|
| SHARE ACCOUNTS                                                              | DIVIDEND RATE/ANNUAL PERCENTAGE YIELD | 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 | SEE SECTION 6       |
| Share Savings*<br>Account<br>(includes all Club & Special Purpose Accounts) | .05 / .05                             | Monthly              | Monthly            | Monthly (calendar) | \$5.00<br>*First account only | ----                                   | ----                                   | Daily Balance  | ----                |
| Checking (Share Draft) Accounts                                             | .00 / .00                             | Monthly              | Monthly            | Monthly (calendar) | ----                          | ----                                   | ----                                   | Daily Balance  | ----                |
| Fresh Start Checking Account                                                | .00 / .00                             | Monthly              | Monthly            | Monthly (calendar) | ----                          | ----                                   | ----                                   | Daily Balance  | Account Limitations |
| Premium Checking Requirements met (See Section 8)*                          | 1.98 / 2.00<br>.25 / .25              | Monthly              | Monthly            | Monthly (calendar) | ----                          | ----                                   | \$0.01<br>\$10,000.01                  | Daily Balance  | Account Limitations |
| Requirement not met (See Section 8)*                                        | .05 / .05                             |                      |                    |                    |                               |                                        | -----                                  |                |                     |
| RealSaver Account Requirements met (See Section 8)****                      | .75 / .75<br>.10 / .10                | Monthly              | Monthly            | Monthly (calendar) | ----                          | ----                                   | \$0.01<br>\$5,000.01                   | Daily Balance  | ----                |
| Requirement not met (See Section 8)****                                     | .05 / .05                             |                      |                    |                    |                               |                                        | -----                                  |                |                     |
| CashBack Checking (See Section 8) **                                        | .00 / .00                             | ----                 | ----               | ----               | ----                          | ----                                   | ----                                   | Daily Balance  | Account Limitations |
| 360 iChecking (See Section 8) ***                                           | .00 / .00                             | ----                 | ----               | ----               | ----                          | ----                                   | ----                                   | Daily Balance  | Account Limitations |
| Money Market Account (See Section 1)                                        | .15 / .15<br>.30 / .30                | Monthly              | Monthly            | Monthly (calendar) | ----                          | \$2,500.00                             | \$0.01<br>\$100,000.01                 | Daily Balance  | ----                |
| IRA Accumulator Account                                                     | .05 / .05                             | Monthly              | Monthly            | Monthly (calendar) | ----                          | ----                                   | ----                                   | Daily Balance  | ----                |

| ~~~~~SHARE / IRA CERTIFICATE ACCOUNT RATE SCHEDULE ~~~~~ |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
|----------------------------------------------------------|-------------------|---------------------------------|-------|-------------------------|------------------------------------------|-----------------|--------------------------------|--------------------------------------------------------------------------|-----------|
| SHARE/ IRA CERTIFICATE ACCOUNTS                          | DIVIDEND RATE (%) | APY ANNUAL PERCENTAGE YIELD (%) | TERMS | MINIMUM OPENING DEPOSIT | DIVIDENDS COMPOUNDED/ DIVIDENDS CREDITED | DIVIDEND PERIOD | ADDITIONAL DEPOSITS            | WITHDRAWALS                                                              | RENEWABLE |
| Share Certificate    IRA Certificate                     |                   |                                 | Fixed | \$1,000                 | Monthly                                  | Account's Term  | Not Allowed                    | Allowed – see Transaction Limitations section 6 (Share/IRA Certificates) | Automatic |
| 3 Month                                                  |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 6 Month                                                  |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 12 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 15 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 24 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 36 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 48 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 60 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| Share Certificate<br>IRA Certificate 18 Month            |                   |                                 | Fixed | \$1,000                 | Monthly                                  | Account's Term  | Allowed \$500 Minimum Deposit  | Allowed – see Transaction Limitations section 6 (Share/IRA Certificates) | Automatic |
| Youth Share Certificate<br>6 Month                       |                   |                                 | Fixed | \$360                   | Monthly                                  | Account's Term  | Allowed - \$60 Minimum Deposit | Allowed – see Transaction Limitations section 6 (Share/IRA Certificates) | Automatic |
| Jumbo Certificate<br>Jumbo IRA Certificate               |                   |                                 | Fixed | \$100,000               | Monthly                                  | Account's Term  | Not Allowed                    | Allowed – see Transaction Limitations section 6 (Share/IRA Certificates) | Automatic |
| 6 Month                                                  |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |
| 36 Month                                                 |                   |                                 |       |                         |                                          |                 |                                |                                                                          |           |

**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.**

~~~~~SHARE ACCOUNTS~~~~~

*(Including all Savings types, Checking, Money Market and IRA Accumulator)*

- 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 accounts, the Dividend Rate and Annual Percentage Yield may change monthly 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 \$.01 to \$99,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$100,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance 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 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- 5. Balance Information:** To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market accounts, there is a Minimum Daily Balance required to avoid a service fee for the Dividend Period. If the minimum Daily Balance is not met during each day of the Dividend Period, there will be a service fee as stated in the Fee Schedule. For Money Market, Checking (Share Draft), Premium Checking, RealSaver and Fresh Start Checking there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the Dividend Period. If the Minimum Daily Balance is not met each day of the Dividend Period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.
- 6. Account Limitations:** For Fresh Start Checking accounts, no Visa Check Card for six (6) months. For Premium Checking, CashBack Checking and 360 iChecking accounts a maximum of two (2) accounts per social security number.

**7. Fees for Overdrawing Accounts:** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 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. Checking Account Information:** The following qualifications must be met on your **Premium Checking & CashBack Checking** accounts per qualification cycle in order to get the high dividend rate and fee refunds. 1) Have 12 Visa Check Card (debit card) point-of-sale transactions posted and cleared through your account; 2) you have at least one (1) direct deposit, ACH auto debit or Bill Pay transaction posted and cleared your account; and 3) you receive monthly statements electronically (e-statements). **iChecking qualifications:** 1) Have 12 Visa Check Card (debit card) point-of-sale transactions posted and cleared through your account; 2) Access Web24 online banking at least once a month; and 3) you receive monthly statements electronically (e-statements).

Qualifying transactions for each statement cycle must clear by the second to the last business day of the month. All qualification transactions must be posted to the account and cleared during the qualification cycle. Transactions could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made. An ACH transaction could either be a deposit or a withdrawal. Debit card transactions must be point-of-sale transactions. ATM-processed transactions do not count towards qualifying debit card transactions. In order for a Visa Check Card purchase to count for the month, it must have posted and cleared during the qualification cycle. **ATM fee refunds** up to \$20 are provided only if qualifications are met within qualification cycle. Only ATM transactions posted and cleared to your Premium Checking account are refundable. ATM fees of \$4.99 or less will be reimbursed per individual transaction. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

\*Premium Checking is a Tiered Rate account. If your Daily Balance is \$10,000.00 or below and you meet all of the following minimum service requirements during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your balance is greater than \$10,000.00 and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. The Annual Percentage Yield (APY) disclosed on the Premium Checking account assumes that dividends earned in Premium Checking compound. However, by choosing to have RealSaver linked to Premium Checking, you understand that the dividends earned in your Premium Checking account are automatically transferred into your RealSaver account at the end of the statement cycle and therefore do not remain in your Premium Checking account and do not compound. Additionally, you understand that the dividend amount earned in the RealSaver account may be less than the dividend amount earned in the Premium Checking account. If you do not meet all of the minimum service requirements during the qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. Should you close or restructure your account prior to the close of the qualification cycle your unrealized dividends will be forfeited.

\*\*CashBack Checking earns 2% cashback on purchases up to \$300.00 (up to \$6.00 cash back) on point of sale transactions when you use your Visa Check Card and qualifications are met. Excluding returns and ATM transactions. No minimum balance required to earn cash back rewards. No monthly service fee. Available to personal accounts only. Being that the required RealSaver is linked to CashBack Checking, you understand that the CashBack rewards earned in your CashBack Checking account are automatically transferred into your RealSaver account at the end of the statement cycle and therefore do not remain in your CashBack Checking. Should you close or restructure your account prior to the close of the qualification cycle your unrealized cashback will be forfeited.

\*\*\*iChecking earns \$10 in iTunes® or Amazon.com® download refunds with initial account opening regardless of qualifications. Earn up to \$10 in iTunes or Amazon.com download refunds each cycle the minimum qualifications are met. Downloads must be purchased with your debit card associated with your 360 iChecking account. iTunes is a trademark of Apple, Inc. The program is not endorsed by iTunes, Apple, or Amazon.com, nor is there any actual or implied joint venture, partnership or relationship of any kind between 360FCU and Apple's iTunes or Amazon.com. No minimum balance required. No monthly service charge. Available to personal accounts only.

\*\*\*\*The RealSaver account is a Tiered Rate account. If your Daily Balance is \$5,000.00 or below and you meet all of the minimum service requirements listed above for the Premium Checking account during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your balance is greater than \$5,000.00 and you meet all of the minimum service requirements for the Premium Checking account, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements for the Premium Checking account during the qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. For Premium Checking, CashBack Checking, iChecking and RealSaver accounts, "qualification cycle" means as a period beginning one business day prior to the first day of the current statement cycle and ending one business day prior to the close of the current statement cycle.

#### ~~~~~SHARE CERTIFICATE AND IRA CERTIFICATE ACCOUNTS~~~~~

*(Including all Share Certificate accounts, IRA Certificate accounts, Youth Certificate accounts, Jumbo Certificate accounts, and Jumbo IRA Certificate 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 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. 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:** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Savings account. The par value amount is stated in the Fee Schedule. For Youth Certificate accounts, the account must be opened under the youth's member number. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

**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.

**6. Transaction Limitations:** For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

**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 from your account before the maturity date.

**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 less than 12 months:* 90 days' dividends      *Terms of 12 months to 3 years:* 180 days' dividends      *Terms of longer than 3 years:* 360 days' dividends

**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 dividend has already been paid, the penalty will be deducted from the principal.

**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:

1. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
2. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of 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 59 ½ or becomes disabled.

**Renewal Policy:** The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of 10 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Youth Certificate accounts, the account will automatically renew as a youth account until you reach the age of 18. At the first renewal date after your 18<sup>th</sup> birthday, the account will renew as a regular 6-month Share Certificate account and additional deposits will no longer be allowed.

**Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.

~~~~~**FEE SCHEDULE**~~~~~

**Except where specifically described, these fees apply to all accounts**

**Account and Service Fees**

|                                                             |                                                                                                            |
|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Returned NSF Fee                                            | <b>\$35.00/Item</b>                                                                                        |
| Overdraft Fee*                                              | <b>\$35.00/Item</b>                                                                                        |
| Returned Item Fee                                           | <b>\$25.00/Item</b>                                                                                        |
| Stop Payment Fee                                            | <b>\$25.00/Request</b>                                                                                     |
| Stop Payment of Official Check                              | <b>\$25.00/Item</b>                                                                                        |
| Copy of Official Check                                      | <b>\$5.00/Copy</b>                                                                                         |
| Items Sent for Collection                                   | <b>\$36.00/Item</b>                                                                                        |
| Official Check Fee                                          | <b>\$5.00/Check</b>                                                                                        |
| Money Order Fee                                             | <b>\$3.00/Money Order</b>                                                                                  |
| Account Reconciliation                                      | <b>\$25.00/Hour</b><br><b>\$10.00</b> minimum charge                                                       |
| Foreign Check Collection Fee                                | <b>\$25.00/Check</b>                                                                                       |
| Account Research                                            | <b>\$25.00/Hour</b><br><b>\$10.00</b> minimum charge                                                       |
| Emergency Special Cash Order                                | <b>\$100.00/Order</b>                                                                                      |
| Statement Copy Fee                                          | <b>\$25.00/Hour</b><br><b>\$10.00</b> minimum charge                                                       |
| Same-Day ACH eTransfer                                      | <b>\$5.00/Transfer</b>                                                                                     |
| Account Activity Printout                                   | <b>\$7.00/Printout</b>                                                                                     |
| Non-360FCU ATM Fee (Inquiry or withdrawal)                  | <b>\$1.50/Item</b>                                                                                         |
| Inactive Visa Check Card Fee                                | <b>\$12.00/Month</b> after 1 year                                                                          |
| Inactive Account Fee                                        | <b>\$25.00/Month</b> charges after 1 year and account balance less than \$1,000 (certain exclusions apply) |
| Visa® Foreign Currency International Service Assessment Fee | <b>1%</b> of the converted transaction amount                                                              |
| Negative Balance Fee                                        | <b>\$20.00/per</b> occurrence (after 30 days of being negative)                                            |

**Account and Service Fees**

|                                     |                                                           |
|-------------------------------------|-----------------------------------------------------------|
| Rush ATM/Visa Card                  | <b>\$27.00/Item</b>                                       |
| Replace ATM/Visa Check Card         | <b>\$12.00/Card</b>                                       |
| Copy of Transaction Fee Receipt     | <b>\$6.00/Item</b> (Includes Visa Check and credit cards) |
| Empty ATM Envelope Fee              | <b>\$30.00/Item</b>                                       |
| Bad Address Fee                     | <b>\$10.00/Month</b>                                      |
| Closure of Membership within 1 year | <b>\$10.00/Account</b>                                    |
| IRA Direct Transfer                 | <b>\$25.00/Transfer</b> to another financial institution  |
| IRA Plan Closure                    | <b>\$25.00/Plan</b> within 1 year of opening              |
| Legal Process Fee                   | <b>\$40.00/Item</b>                                       |

**Wire Transfer Fees**

|                   |                         |
|-------------------|-------------------------|
| Incoming Domestic | <b>\$15.00/Transfer</b> |
| Outgoing Domestic | <b>\$25.00/Transfer</b> |
| Outgoing Foreign  | <b>\$45.00/Transfer</b> |

**Checking Account Fees**

|                              |                                            |
|------------------------------|--------------------------------------------|
| Check Printing Fee           | Prices Vary                                |
| Rush Check Order             | Prices Vary                                |
| Copy of Check (share draft)  | <b>\$5.00/Copy</b>                         |
| Fresh Start Checking Fee     | <b>\$10.00/Monthly</b>                     |
| Overdraft Transfer Sweep Fee | <b>\$5.00/Daily</b>                        |
| Temporary Checks             | <b>\$5.00/Request</b> Maximum of 12 Checks |

**Money Market Account Fees**

|                       |                      |
|-----------------------|----------------------|
| Below Minimum Balance | <b>\$15.00/Month</b> |
|-----------------------|----------------------|

**Safe Deposit Box Fees**

|                          |                             |
|--------------------------|-----------------------------|
| Annual Rental Size 3x5   | <b>\$55.00</b>              |
| Annual Rental Size 3x10  | <b>\$65.00</b>              |
| Annual Rental Size 5x5   | <b>\$65.00</b>              |
| Annual Rental Size 5x10  | <b>\$90.00</b>              |
| Annual Rental Size 10x10 | <b>\$150.00</b>             |
| Drilling of Boxes        | <b>Actual Cost to Drill</b> |

**Key Deposit Fee**

|                                 |                                                 |
|---------------------------------|-------------------------------------------------|
| Key Duplication/Replacement Fee | <b>\$30.00/Key</b><br><b>Actual Cost of Key</b> |
|---------------------------------|-------------------------------------------------|

**Share Value**

|                        |               |
|------------------------|---------------|
| Par value of one share | <b>\$5.00</b> |
|------------------------|---------------|

\* Overdraft fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable.

The rates and fees appearing in the Schedule are accurate and effective for accounts as of the Last Dividends 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.

