

## TRUTH-IN-SAVINGS DISCLOSURE

| 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                                                                                                                                                                                             |                                                       |                         |                       |                         |                               |                                                 |                                                       |                                                |                                                          |
| ACCOUNT TYPE                                                                                                                                                                                              | DIVIDENDS                                             |                         |                       |                         | BALANCE REQUIREMENTS          |                                                 |                                                       |                                                | ACCOUNT LIMITATIONS                                      |
|                                                                                                                                                                                                           | Dividend Rate/<br>Annual Percentage<br>Yield<br>(APY) | Dividends<br>Compounded | Dividends<br>Credited | Dividend<br>Period      | Minimum<br>Opening<br>Deposit | Minimum<br>Balance to<br>Avoid a<br>Service Fee | Minimum<br>Balance<br>to Earn<br>the<br>Stated<br>APY | Balance<br>Method to<br>Calculate<br>Dividends |                                                          |
| Share (Savings)                                                                                                                                                                                           | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | \$5.00                        | See Section 5                                   | \$5.00                                                | Daily<br>Balance                               | —                                                        |
| Christmas Club                                                                                                                                                                                            | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | —                             | —                                               | \$5.00                                                | Daily<br>Balance                               | Account transfer and<br>withdrawal limitations<br>apply. |
| Vacation Club                                                                                                                                                                                             | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | —                             | —                                               | \$5.00                                                | Daily<br>Balance                               | —                                                        |
| Mortgage Share                                                                                                                                                                                            | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | —                             | —                                               | \$5.00                                                | Daily<br>Balance                               | —                                                        |
| Money Maker Savings<br>\$0.00 to \$999.99<br>\$1,000.00 or greater                                                                                                                                        | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | —                             | —                                               | \$5.00                                                | Daily<br>Balance                               | —                                                        |
|                                                                                                                                                                                                           | /                                                     |                         |                       |                         |                               |                                                 |                                                       |                                                |                                                          |
| Money Minder Savings                                                                                                                                                                                      | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | —                             | —                                               | \$5.00                                                | Daily<br>Balance                               | —                                                        |
| Wealth Builder Savings<br>\$0.00 to \$9,999.99<br>\$10,000.00 to \$49,999.99<br>\$50,000.00 or greater                                                                                                    | /                                                     | Monthly                 | Monthly               | Monthly<br>(Calendar)   | \$10,000.00                   | \$10,000.00<br>See Section 5                    | —                                                     | Daily<br>Balance                               | —                                                        |
|                                                                                                                                                                                                           | /                                                     |                         |                       |                         |                               |                                                 |                                                       |                                                |                                                          |
|                                                                                                                                                                                                           | /                                                     |                         |                       |                         |                               |                                                 |                                                       |                                                |                                                          |
| Variable Rate IRA                                                                                                                                                                                         | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | —                             | —                                               | —                                                     | Daily<br>Balance                               | Account limitations apply.                               |
| Liberty Checking                                                                                                                                                                                          | Does not earn dividends                               | —                       | —                     | —                       | \$20.00                       | —                                               | —                                                     | —                                              | —                                                        |
| Hawks Checking                                                                                                                                                                                            | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | \$5.00                        | —                                               | —                                                     | Daily<br>Balance                               | —                                                        |
| Legacy Checking<br>\$500.00 to \$49,999.99<br>\$50,000.00 or greater                                                                                                                                      | /                                                     | Quarterly               | Quarterly             | Quarterly<br>(Calendar) | \$20.00                       | —                                               | \$500.00                                              | Daily<br>Balance                               | —                                                        |
|                                                                                                                                                                                                           | /                                                     |                         |                       |                         |                               |                                                 |                                                       |                                                |                                                          |

| Premier Checking - Qualifications Met (refer to Section 6)     |   |         |         |                       |            |   |              |                  |   |
|----------------------------------------------------------------|---|---------|---------|-----------------------|------------|---|--------------|------------------|---|
| \$1,000.00 to \$9,999.99                                       | / | Monthly | Monthly | Monthly<br>(Calendar) | \$1,000.00 | — | \$1,000.00   | Daily<br>Balance | — |
| \$10,000.00 to \$49,999.99                                     | / |         |         |                       |            | — | \$10,000.00  |                  | — |
| \$50,000.00 to \$99,999.99                                     | / |         |         |                       |            | — | \$50,000.00  |                  | — |
| \$100,000.00 to<br>\$199,999.99                                | / |         |         |                       |            | — | \$100,000.00 |                  | — |
| \$200,000.00 or greater                                        | / |         |         |                       |            | — | \$200,000.00 |                  | — |
| Premier Checking - Qualifications Not Met (refer to Section 6) |   |         |         |                       |            |   |              |                  |   |
| \$10,000.00 or greater                                         | / | Monthly | Monthly | Monthly<br>(Calendar) | \$1,000.00 | — | \$10,000.00  | Daily<br>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 Share (Savings), Christmas Club, Vacation Club, Mortgage Share, Money Maker Savings, Money Minder Savings, Wealth Builder Savings, Variable Rate IRA, Hawks Checking, Legacy Checking, and Premier Checking accounts, the dividend rate and annual percentage yield may change at any time, without notice, as determined by the Credit Union's Board of Directors. The dividend rate and annual percentage yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Maker Savings, Wealth Builder Savings, Legacy Checking, and Premier 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 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** — Dividends on your account are compounded and credited either monthly or quarterly as stated in the Rate Schedule. Dividends are calculated with the Daily Balance Method.

The Daily Balance Method multiplies your daily account balance by the periodic dividend rate to determine the total amount of dividends to be credited to your account for each dividend period. 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.

**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. For Money Minder Savings accounts, you must be the ages of 0-12 to open an account. For Money Maker Savings accounts, you must be the ages of 13-17 to open an account. For Hawks Checking accounts, you must be the ages of 13-17 to open an account (with joint owner's permission). 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) and Wealth Builder Savings accounts, there is a minimum balance requirement to avoid a maintenance fee or service fee during any calendar month. For Share (Savings) accounts, you must meet one of the following account requirements, all of which are based on the same member number as this share account: 1) Have an aggregate balance of \$250.00 in combined share and/or loan balances on the same account as of the last day of the calendar month; 2) be signed up for e-statements; 3) be less than 18 years of age as the primary account owner; 4) primary account

owner is age 55 or older; or 5) have a Share account that has been opened less than 60 days. If you do not meet at least one of these requirements, you will be charged a maintenance fee as disclosed in the Fee Schedule. For Wealth Builder Savings accounts, you must have an aggregate relationship as disclosed in the Rate Schedule in combined share and/or loan balances as of the last day of the calendar month; all accounts must be based on the same member number as the Wealth Builder Savings account. If you do not maintain the required aggregate balance in your account(s), you will be charged a service fee as disclosed in the Fee Schedule.

**6. PREMIER CHECKING ACCOUNTS** — For Premier Checking accounts, you must meet the following account requirements monthly: 1) have ACH direct deposit(s) of \$500.00 or more posted to the Premier Checking share; 2) 10 or more debit card transactions posted to the same member number; and 3) be signed up for e-statements. If you meet the minimum qualification requirements, the dividend rate and annual percentage listed under "Premier Checking – Qualifications Met" for this account in the Rate Schedule will apply to the balance of your account.

If you do not meet all of the minimum qualification requirements, the dividend rate and annual percentage yield listed under "Premier Checking – Qualifications Not Met" will apply to the balance of your account. You will also be charged a service fee as disclosed in the separate Fee Schedule.

**7. ACCOUNT LIMITATIONS** — For Christmas Club accounts, the entire balance will be transferred to your base Share (Savings) account on or after October 31st and the account will remain open. Federal tax penalties may apply to any withdrawals from your Variable Rate IRA

account. For Share (Savings), Vacation Club, Mortgage Share, Money Maker Savings, Money Minder Savings, Wealth Builder Savings, Hawks Checking, Liberty Checking, Premier Checking, and Legacy 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, in person 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 Membership and Account Agreement and 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 Fee Schedule.

**9. BONUS -** You may receive a bonus when you meet the opening requirements of specified products or services. Please see a credit union representative for more details.

**10. 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      |

**11. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective 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.

**12. FEES —** See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

**Federally insured by NCUA**

**BLACKHAWK COMMUNITY CREDIT UNION**

Toll Free Number: (800) 779-5555  
Web Address: [www.bhccu.org](http://www.bhccu.org)