

## 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/ 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	
<b>Regular Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Youth Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Non Dividend Savings</b>	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
<b>Premier Money Market</b>	\$10,000.00 to \$49,999.99 /	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$50,000.00 to \$99,999.99 /								
	\$100,000.00 to \$249,999.99 /								
	\$250,000.00 or greater /								
<b>Mega Money Market</b>	\$25,000.00 to \$49,999.99 /	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	—	\$25,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$50,000.00 to \$99,999.99 /								
	\$100,000.00 to \$249,999.99 /								
	\$250,000.00 or greater /								
<b>Preferred Money Market</b>	\$25,000.00 to \$49,999.99 /	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	—	\$25,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$50,000.00 to \$99,999.99 /								
	\$100,000.00 to \$249,999.99 /								
	\$250,000.00 or greater /								

<b>Green Money Market</b>	\$10,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 to \$499,999.99 / \$500,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Rewards Checking Qualification Met</b> (See Section 2)	\$0.00 to \$19,999.99 / \$20,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
<b>Qualifications Not Met</b> (See Section 2)	/								
<b>R2 Checking Qualification Met</b> (See Section 3)	\$0.00 to \$19,999.99 / \$20,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
<b>Qualifications Not Met</b> (See Section 3)	/								
<b>Free Checking</b>	—	—	—	—	\$50.00	—	—	—	—
<b>Access Checking</b>	—	—	—	—	\$50.00	—	—	—	—
<b>Construction Loan Checking</b>	—	—	—	—	—	—	—	—	—
<b>Business Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Premier Money Market</b>	\$10,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Mega Money Market</b>	\$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	—	\$25,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

<b>Business Green Money Market</b>	\$10,000.00 to \$99,999.99	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	/								
	\$100,000.00 to \$249,999.99								
	/								
	\$250,000.00 to \$499,999.99								
	/								
	\$500,000.00 or greater								
	/								
<b>Business Checking</b>	—	—	—	—	—	\$500.00	—	—	Account transfer and withdrawal limitations apply.
<b>Business Basic Checking</b>	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
<b>Commercial Checking</b>	/	Monthly	Monthly	Monthly (Calendar)	—	\$5,000.00	\$5,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

### 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 Regular Savings, Youth Savings, Premier Money Market, Mega Money Market, Preferred Money Market, Green Money Market, Rewards Checking, R2 Checking, Business Savings, Business Premier Money Market, Business Mega Money Market, Business Green Money, and Commercial Checking 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Premier Money Market, Mega Money Market, Preferred Money Market, Green Money Market, Rewards Checking, R2 Checking, Business Premier Money Market, Business Mega Money Market, and Business Green Money Market 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 Premier Money Market, Mega Money Market, Preferred Money Market, Green Money Market, Business Premier Money Market, Business Mega Money Market, and Business Green Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Rewards

Checking and R2 Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. Please refer to sections 2 and 3 for additional details about these accounts.

**2. REWARDS CHECKING** — For Rewards Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each calendar month. To meet the minimum qualification requirements, you must: 1) make 15 debit card purchases with a minimum average amount of \$10.00 (excludes ATM transactions) that post and settle your account; and 2) receive automatic deposit or withdrawals totaling a minimum of \$100.00 that post and settle your account (excludes internal credit union transactions). If you meet both qualification requirements, you will be refunded up to \$10.00 in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last calendar day of each month. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month and ending on the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, ATM fees will not be refunded to you. One Rewards Checking or R2 Checking account is allowed per social security number. Must be 18 years or older for this account.

**3. R2 CHECKING** — For R2 Checking accounts, to meet the minimum qualification requirements, you must: 1) make 15 credit card purchases with a minimum average amount of \$10.00 (excludes cash advance and convenience check transactions) that post and settle your account; and 2) receive automatic deposit or withdrawals totaling a minimum of \$100.00 that post and settle your account (excludes internal credit union transactions). The monthly qualification cycle is defined as the period beginning on the first day of the calendar month and ending on the second to last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle the account. All transactions must post and settle during the monthly qualification cycle. One R2 or Rewards Checking account is allowed per social security number. Must be 18 years or older for this account.

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

**5. 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.

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

your account before accrued dividends are credited, you will not receive the accrued dividends.

**7. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 Business Checking and Commercial Checking 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 Regular Savings, Premier Money Market, Mega Money Market, Preferred Money Market, Green Money Market, Business Savings, Business Premier Money Market, Business Mega Money Market, Business Green Money Market, and Commercial 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.

**8. ACCOUNT LIMITATIONS** — For Regular Savings, Youth Savings, Non Dividend Savings, Premier Money Market, Mega Money Market, Preferred Money Market, Green Money Market, Business Savings, Business Premier Money Market, Business Mega Money Market, and Business Green Money Market accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Youth Savings accounts, the account will be automatically transferred to a Regular Savings account when the owner reaches the age of 18. For Business Checking accounts, you may make 100 withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Business Basic Checking accounts, you may make 50 withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Commercial Checking accounts, you

may make 400 withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Green Money Market and Business Green Money Market accounts, the account must be opened with new money. New money is defined as money not currently at the Credit Union. For Rewards Checking, R2 Checking, Free Checking, Access Checking, Construction Loan Checking accounts, no account limitations apply.

**9. 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.

**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 appearing with this 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.

<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Research	\$20.00/Hour plus \$3.00 per statement
Deposit Verification	\$10.00*
Dormant Account (checking)	\$7.00/Month after 6 month(s)
Dormant Membership (Inactive single service member)	\$35.00*
Escheat	\$60.00
Expedited Phone Payment	\$20.00*
Expedited Web Payment	\$6.00*
Fax (Incoming)	\$1.00*/Fax
Garnishment	\$60.00
Items Sent for Collection	\$18.00/Item
IRA External Transfer	\$28.00
Legal Process (tax levies, summons)	\$60.00
Notary (non-members)	\$10.00
Official Check to third party	\$7.00
Paper Statement	\$2.50*
Photocopy	\$0.25/Copy
Returned Item (Check or ACH)	\$29.00
Returned Mail	\$7.00
Unknown Address	\$9.00/Month
Wire Transfer (Domestic - Outgoing)	\$25.00/Transfer
<b>CHECKING ACCOUNT FEES</b>	
Copy of Check	\$2.00*/Check
Overdrafts	
1-6 times/Year	\$29.50*
7 or more times/Year	\$34.00*
Overdraft Transfer	\$6.00/Transfer from deposit or personal Line account (\$100.00 minimum)
Overdrawn Account (if overdrawn 30 days or more)	\$29.00/Month
Paper Statement	\$2.50*
Stop Payment	\$29.50*/Request
Temporary Checks	\$3.00/4 checks
<b>EFT FEES</b>	
ATM Transaction	\$1.75 for each ATM transaction at ATM's not owned by the Credit Union
Card Replacement	\$10.00*/Card
International Transaction	1.00%
<b>SAFE DEPOSIT BOX FEES</b>	
3" x 5" Box	\$40.00/Year
3" x 10" Box	\$50.00/Year

5" x 5" Box	\$45.00/Year
5" x 10" Box	\$60.00/Year
10" x 10" Box	\$85.00/Year
Change of Locks	actual cost
Drilling of Boxes	actual cost
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Regular Savings</b> - Excessive Withdrawal/Transfer	\$1.00/Withdrawal or Transfer after 3 per month
<b>Youth Savings</b> - Excessive Withdrawal/Transfer	\$1.00/Withdrawal or Transfer after 3 per month
<b>Non Dividend Savings</b> - Excessive Withdrawal/Transfer	\$1.00/Withdrawal or Transfer after 3 per month
<b>Premier Money Market</b> - Excessive Withdrawal/Transfer	\$10.00/Withdrawal or Transfer after 3 per month
<b>Mega Money Market</b> - Excessive Withdrawal/Transfer	\$10.00/Withdrawal or Transfer after 3 per month
<b>Preferred Money Market</b> - Excessive Withdrawal/Transfer	\$10.00/Withdrawal or Transfer after 3 per month
<b>Green Money Market</b> - Excessive Withdrawal/Transfer	\$10.00/Withdrawal or Transfer after 3 per month
<b>Rewards Checking</b> – not enrolled in E-Statements	\$2.50*/Month
<b>R2 Checking</b> – not enrolled in E-Statements	\$2.50*/Month
<b>Free Checking</b> – not enrolled in E-Statements	\$2.50*/Month
<b>Access Checking</b> – not enrolled in E-Statements	\$2.50*/Month
<b>Access Checking</b> – Service Charge	\$4.75*/Month
<b>Business Accounts</b> – Returned Item	\$6.00
<b>Business Savings</b> – Excessive Withdrawal/Transfer	\$1.00/Withdrawal or Transfer after 3 per month
<b>Business Premier Monty Market</b> – Excessive Withdrawal/Transfer	\$15.00/Withdrawal or Transfer after 3 per month
<b>Business Mega Money Market</b> - Excessive Withdrawal/Transfer	\$10.00/Withdrawal or Transfer after 3 per month
<b>Business Green Money Market</b> - Excessive Withdrawal/Transfer	\$10.00/Withdrawal or Transfer after 3 per month
<b>Business Checking</b> – not enrolled in E-Statements	\$2.50*/Month
<b>Business Checking</b> – Excessive Withdrawal/Transfer	\$0.25*/Withdrawal or Transfer after 100 per month
<b>Business Checking</b> – Service Charge	\$6.00*/Month
<b>Business Basic Checking</b> – Excessive Withdrawal/Transfer	\$0.25*/Withdrawal or Transfer after 50 per month
<b>Business Basic Checking</b> – not enrolled in E-Statements	\$2.50*/Month
<b>Commercial Checking</b> –	\$0.15*/Withdrawal or Transfer

Excessive Withdrawal/Transfer	after 400 per month
<b>Commercial Checking</b> – Service Charge	\$25.00*/Month
<b>Commercial Checking</b> – not enrolled in E-Statements	\$2.50*/Month

\* plus state sales tax

### LOCATIONS

#### Black Hawk County

3409 Cedar Heights Dr Cedar Falls      930 Tower Park Dr Waterloo

#### Johnson County

1151 2nd St Coralville      500 Iowa Ave Iowa City  
825 Mormon Trek Blvd Iowa City      2525 Muscatine Ave Iowa City

585 W Penn St North Liberty

#### Linn County

2340 Edgewood Rd SW Cedar Rapids      716 A Avenue Cedar Rapids  
1400 Blairs Ferry Road NE Cedar Rapids      727 Oakbrook Dr Marion

405 S Blairsferry Xing Hiawatha

#### Polk & Dalas County

390 Jordan Creek Pkwy West Des Moines      1085 Hichman Rd Waukee  
2610 SW White Birch Dr Ankeny

#### Poweshiek County

705 6<sup>th</sup> Ave Grinnell

#### Scott County

3402 Elmore Ave Davenport      2123 53<sup>rd</sup> Ave Bettendorf

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency