



175 W. Lafayette Frontage Road  
 St. Paul, Minnesota 55107  
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## 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	
Membership Savings	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	—	Daily Balance	—
Shares II	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
WINcentive Savings®	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	See Member Participation Agreement and Disclosure for details.
Nova Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance	—
A+ Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00	\$10,000.00	Daily Balance	—
Capitol Money Market	\$2,000.00 to \$4,999.99 / \$5,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	—
Superior Money Market Requirements Met (see section 2)	\$0.00 to \$25,000.00 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Requirements Not Met (see section 2)	\$25,000.01 or greater /								
Non-Dividend Bearing Checking	—	—	—	—	\$20.00	—	—	—	—
Bundle-Up Checking Non-Dividend Bearing (Monthly Fee Applies)	—	—	—	—	\$20.00	—	—	—	Monthly Fee applies See Schedule of Fees and Charges for details
Dividend Bearing Checking	\$0.00 to \$25,000.00 / \$25,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$200.00	\$200.00	\$200.00	Daily Balance	—
Dividend Bearing Checking - HSA	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Limitations and/or penalties imposed by the IRS 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 Membership Savings, Shares II, WINcentive Savings®, Nova Money Market, A+ Money Market, Capitol Money Market, Superior Money Market, Dividend Bearing Checking, and Dividend Bearing Checking - HSA 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Capitol Money Market, Superior Money Market and Dividend Bearing 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. SUPERIOR MONEY MARKET** — The Superior Money Market account is a tiered rate account. If you meet the minimum qualifications requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is from \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is \$25,000.01 or greater. To meet the minimum qualification requirements, you must: 1) have an aggregate of \$500.00 in direct deposits (either PPD or CCD); 2) be enrolled to receive e-statements. The monthly qualification cycle is defined as the period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. If you do not meet all of the qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Superior Money Market account. One Superior Money Market account is allowed per membership.

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

**4. 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.

**5. 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.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership 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 Nova Money Market, A+ Money Market and Dividend Bearing Checking accounts, there is a minimum daily balance required to avoid a service fee for the month. If the minimum daily balance requirement is not met during each day of the month, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Nova Money Market, A+ Money Market, Capitol Money Market, and Dividend Bearing 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 each day of the period, 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 principal in the account each day.

**7. FEES FOR OVERDRAWING ACCOUNTS** — The entire (or actual) balance of your account may not be available for withdrawal, transfer, or paying a share draft (or check) or other item such as an ACH transaction. Consult the Membership and Account Agreement and Funds Availability Disclosure for information regarding your available balance and the availability of funds in your account.

Fees for overdrawing your account may be imposed on each share draft (or check), ACH transaction and any other item for which overdraft services are provided each time they are presented and drawn on an insufficient available balance. The Credit Union will not offer overdraft services for ATM or one-time debit card transactions. Fees for overdrawing your account may be imposed regardless of

whether we pay or return the item. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

**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	\$10.00
Number of Shares Required	1

**9. 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.

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

**11. DIVIDEND BEARING CHECKING HSA ACCOUNT LIMITATIONS** — Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service (IRS). All contributions (or deposits) and distributions (credits or withdrawals) are your responsibility and must comply with IRS limits. For instance, the Dividend Bearing Checking – HSA account may only be used to pay for qualifying medical expenses. The account and any associated Visa® Debit Card(s) will not differentiate between HSA-qualified and non-HSA-qualified medical expenses. You should consult your tax advisor for additional information. The Credit Union does not provide overdraft services with respect to a Dividend Bearing Checking – HSA account.

**12. BUNDLE-UP CHECKING ACCOUNT** — The Bundle-Up Checking Account will charge a monthly fee (See Schedule of Fees and Charges for the current fee amount). The monthly fee will be deducted on the first of each month from this account. If funds are not available for the fee charge, this will result in an overdraft which may incur a fee. See the Terms and Conditions and Schedule of Fees and Charges for details.

