

# 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 – SHARE (SAVINGS) AND CHECKING (SHARE DRAFT) ACCOUNTS

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	
<input type="checkbox"/> Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Special Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Passbook	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Checking Plus (Share Draft)	/	Monthly	Monthly	Monthly (Calendar)	—	\$300.00	\$300.00	Average Daily Balance	—
<input type="checkbox"/> Basic Checking (Share Draft)	/	—	—	—	—	—	—	—	—

## 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), special savings, IRA Passbook, Christmas Club, and Checking Plus (Share Draft) accounts, the dividend rate and annual percentage yield may change each dividend period 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.

**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 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. However, for Christmas 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 (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 Checking Plus (Share Draft) accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Share (Savings), Special Savings and Checking Plus (Share Draft) 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 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. 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.

**6. ACCOUNT LIMITATIONS** — For Share (Savings), special savings, and Christmas Club accounts, you may make no more than six (6) transfers and withdrawals from your account to

another account of yours or to a third party in any 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. For Share (Savings) accounts you will be charged a fee, as disclosed in the fee schedule, for closing the account within 90 days of opening. For IRA Passbook accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Checking Plus (Share Draft) and Basic Checking (Share Draft) accounts, no account limitations apply.

**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 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.

**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                      \$25.00  
 Number of Shares Required                1

<b>FEE SCHEDULE</b>	
<b>SHARE (SAVINGS) FEES</b>	
Deposited Checks:	
Returned Unpaid	\$27.50/Item
Two Party	\$7.50/Item
Not Maintaining One Full Share of \$25.00	\$2.50/Quarter
Overdraft/Nonsufficient Funds	\$27.50/Item
Telephone Transfer/Withdrawal	\$1.00/Item
Transaction Fee (in excess of 6 per month)	\$5.00/Item
<b>CHECKING (SHARE DRAFT) FEES</b>	
Check Printing	Prices vary depending on style
Checking Service	\$5.00/Month, applicable to Checking Plus accounts, fee does not apply to members age 62 or over or to members who have a Share Certificate under the same account number
Business Checking Service Fee	\$10.00/Month
Deposited Checks:	
Returned Unpaid	\$27.50/Item
Two Party	\$7.50/Item
Overdraft/Nonsufficient Funds	\$27.50/Item
Overdraft Privilege	\$27.50/Item
Overdraft Transfer from Share (Savings)	\$5.00/Each
Telephone Transfer/Withdrawal	\$1.00/Item
Temporary Checks	\$2.00 for 10

<b>OTHER SERVICE FEES</b>	
Account:	
Closed	\$10.00, within 90 days of opening
Reopen	\$10.00/Account, after closing 2 times
History Printout	\$2.00/Printout
Research	\$25.00/Hour, minimum of 1 hour
Automatic Payment (To Another Institution)	\$3.00/Item
Check:	
Cashier's Check Payable to any Third Party	\$2.00/Check
Cashing	\$5.00/Check, if Primary Share account only and no compensating balance. – waived if account owner under 18 years of age
Copy	\$3.00/Copy
Christmas Club Early Withdrawal	\$5.00/Withdrawal
Collection Item:	
Incoming	\$15.00/Item
Outgoing	\$15.00/Item
Copy of Statement	\$3.00/Statement
Fax	\$1.00 per page, (Incoming and Outgoing)
Legal Process – Garnishments/Levies	\$15.00/Item
Money Order	\$2.00/Item, for members age 62 or older, the fee is our cost
Overnight:	
Standard Delivery	\$40.00
Priority or Saturday	\$50.00
Photocopy	\$0.25/Each
Returned Mail Fee (After two Statement Cycles)	\$5.00/Month
Special Mail Handling	Cost passed on to member
Stop Payments	\$20.00/Each
Visa:	
Gift Card	\$3.50/Card
Travel Money	\$7.95

Wire Transfer:	
Outgoing	\$25.00/Transfer
International (U.S. Currency)	\$40.00/Transfer
International (Foreign Currency)	\$40.00/Transfer
Western Union:	\$30.00/Transfer
International Western Union	Cost plus \$15.00 administrative fee
Wire Notification/Research	\$5.00/Transfer
<b>EFT FEES</b>	
Replacement Card	\$10.00/Card
ATM Network	\$1.50/Transaction or inquiry, fee waived for surcharge free network ATMs
Overdraft/Nonsufficient Funds	\$27.50/Item
Overdraft Privilege	\$27.50/Item
Overdraft Transfer from Share (Savings)	\$5.00/Each
Stop Payment/Returned Item	\$20.00/Item
Auto Pay Bill Payment (AP):	
Optional Features	Billed as used
Expedited Payments	Billed as used
Inactivity Fee (no bills are paid for a three month period)	\$5.00/Month
Merchant Returns	\$10.00
Research	\$25.00/Hour, minimum of 1 hour

The rates and fees 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 and fee information on your accounts, please call the Credit Union.

**Branch Offices:**

506 S. Fourth Street  
 Leavenworth, KS 66048

301 Kansas Avenue  
 Fort Leavenworth, KS 66027

