



SAGINAW • 989-799-9800 • 1-800-675-2285

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 01/01/2019

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	
Share	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	—
<input checked="" type="checkbox"/> Vacation <input checked="" type="checkbox"/> Christmas <input checked="" type="checkbox"/> Rainy Day	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Daily Balance	—
<input checked="" type="checkbox"/> IRA <input checked="" type="checkbox"/> Roth IRA	1.35% / 1.36%	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Daily Balance	—
Money Market Cash Management	\$5.00 to \$2,499.99 0.00% / 0.00% \$2,500.00 to \$24,999.99 0.10% / 0.10% \$25,000.00 to \$49,999.99 0.25% / 0.25% \$50,000.00 or greater 0.40% / 0.40%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	—
Power Saver Money Market	\$5.00 to \$49,999.99 0.35% / 0.35% \$50,000.00 to \$99,999.99 1.10% / 1.11% \$100,000.00 to \$149,999.99 1.30% / 1.31% \$150,000.00 to \$199,999.99 1.40% / 1.41% \$200,000.00 or greater 1.60% / 1.61%	Monthly	Monthly	Monthly (Calendar)	\$50,000.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Variable Rate Passbook Savings	\$5.00 to \$2,499.99 0.00% / 0.00% \$2,500.00 to \$24,999.99 0.10% / 0.10% \$25,000.00 to \$49,999.99 0.25% / 0.25% \$50,000.00 or greater 0.40% / 0.40%	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Daily Balance	—
Checking	—	—	—	—	—	—	—	—	—



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, Vacation, Christmas, Rainy Day, IRA, Roth IRA, Money Market Cash Management, Power Saver Money Market, and Variable Rate Passbook Savings 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 that is set forth in the Rate Schedule. Money Market Cash Management, Power Saver Money Market, and Variable Rate Passbook Savings 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 — 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. For Share, Vacation, Christmas, Rainy Day, IRA, Roth IRA, Money Market Cash Management, Power Saver Money Market, and Variable Rate Passbook Savings accounts, 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 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 Share, Vacation, Christmas, Rainy Day, IRA, Roth IRA, Money Market Cash Management, Power Saver Money Market, and Variable Rate Passbook Savings 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. If your IRA or Roth IRA Account falls below a \$100.00 balance without any activity for an extended period of time, we may require you to make a contribution. If you fail to do so within 90 days of receiving notification, we may process a disbursement to close the IRA.

6. ACCOUNT LIMITATIONS — For Power Saver Money Market 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. Of these transactions, three (3) may be made payable to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Power Saver Money Market accounts, the minimum amount per transaction is \$500.00. For Share, Vacation, Christmas, Rainy Day, IRA, Roth IRA, Money Market Cash Management, Variable Rate Passbook Savings, and Checking 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 \$5.00

Number of Shares Required 1

9. RATES — The rates 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 information on your accounts, please call the Credit Union at 1-800-675-2285.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

