

## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE																
Monthly:			Quarterly:			Annually:										
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								
Regular Savings Special Savings	\$100.00 to \$25,000.00 / \$25,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	—							
IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	—							
Genesis Savings	\$0.00 to \$5,000.00 / \$5,000.01 or greater / to	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$0.01	Average Daily Balance	—							
Christmas Club	\$0.00 to \$5,000.00 / \$5,000.01 or greater / to	Annually	Annually	Annually (Noncalendar)	\$5.00	—	—	Average Daily Balance	Account withdrawal limitations apply.							
Vacation Club	\$0.00 to \$5,000.00 / \$5,000.01 or greater / to	Annually	Annually	Annually (Noncalendar)	\$5.00	—	—	Average Daily Balance	Account withdrawal limitations apply.							
Money Market	\$1,000.00 to \$24,999.99 / \$25,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	—							
Totally Free Checking	—	—	—	—	\$25.00	—	—	—	—							
Student Checking	—	—	—	—	\$25.00	—	—	—	—							
60+ Checking	—	—	—	—	\$25.00	\$500.00	—	—	—							
High Yield Checking	\$2,500.00 to \$15,000.00 / \$15,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily 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 Special Savings, Genesis Savings, Regular Savings, IRA Share Savings, Vacation Club, Money Market, and High Yield Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the dividend rate and annual percentage yield may change annually 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. Regular Savings, Special Savings, Genesis Savings, Vacation Club, Christmas Club, Money Market, and High Yield 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 Regular Savings, Special Savings and Money Market 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. For Genesis Savings, Vacation Club, Christmas Club, and High Yield Checking tiered rate accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**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. For Christmas Club accounts, the dividend period is annual. For example, the first dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern. For Vacation Club accounts, the dividend period is annual. For example, the first dividend period begins on June 1 and

ends on May 31. All other dividend periods follow this same pattern.

**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 Special Savings, Genesis Savings, Regular/IRA Share Savings, Christmas Club, Vacation Club, Money Market, and High Yield Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Vacation 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 60+ Checking and High Yield 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 Schedule of Fees and Charges. For Special Savings, IRA Share Savings, Money Market, and High Yield 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.

**6. ACCOUNT LIMITATIONS** — For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after June 1 and the account will

remain open. If you withdraw from your Vacation Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Special Savings, Genesis Savings, Regular Savings, IRA Share Savings, Money Market, Totally Free Checking, Student Checking, 60+ Checking, and High Yield 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 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 Schedule of Fees and Charges 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 provided in or with the Rate 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.

<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>GENERAL FEES</b>	
Account Closure	\$25.00 if account closed within 180 days of opening
Account Research	\$32.00/Hour and \$64.00 minimum charge
Cashier's Check	\$5.00/Check (Credit Union checks cleared by the Credit Union)
Deposit Item Return	\$30.00/Item
Dormant Account	\$5.00/Month after 1 year(s)
Fax (Incoming)	\$2.00/Fax
Fax (Outgoing)	\$2.00/Fax
Garnishment	\$40.00/Event
Money Order	\$5.00/Money Order
Photocopy	\$1.00/Copy
Paper Statement	\$4.00/Copy
Telephone Transfer (by staff member, not audio response or ATM)	\$5.00/Transfer
Wire Transfer (Incoming)	\$65.00/Transfer
Wire Transfer (Outgoing)	\$25.00/Transfer
Undeliverable Mail Fee	\$7.00/Item
Paper Copy of Statement, Receipt or Canceled Check	\$8.00/Item
Gift Cards Purchase Fee	\$3.00/Card
Member Check Cashing Fee	5% of check amount
Third Party Check Cashing Fee	\$20.00/Item
Non-Member Check Cashing Fee	\$30.00/Item
Canadian Checking Processing Fee	\$30.00/Item
Coin Processing Fee	5% of coin amount
Empty ATM Deposit Envelope Fee	\$40.00/Envelope
ATM Withdrawals Fee	\$0.50/transaction; after 6 free per month
IRA Transfer Out Fee	\$25.00
Escheat Fee	\$25.00

<b>CHECKING ACCOUNT FEES</b>	
NSF	\$30.00/Item (each submission/resubmission)
Overdraft/Courtesy Pay	\$30.00/Item
Overdraft Protection Transfer	\$5.00/Item
Returned Item	\$30.00/Item (each submission/resubmission)
Stop Payment	\$30.00/Request
ACH Electronic Funds Transfer Origination Fee	\$15.00/Set-up or changes
Debit Card Charge Back Fee	\$15.00/Item
<b>EFT FEES</b>	
ACH Overdraft	\$30.00/Item
Card Replacement	\$20.00/Card
Currency Conversion	1.00% of transaction amount
Plastic Card (Debit or Credit Card) Replacement Fee Sent Priority Mail	\$35.00
<b>SPECIFIC ACCOUNT FEES</b>	
<b>60+ Checking - Monthly Service Fee</b>	\$5.95/Month if minimum average daily balance not met
<b>High Yield Checking - Monthly Service Fee</b>	\$9.95/Month if minimum average daily balance not met
<b>Vacation Club- Early Withdrawal Fee</b>	\$5.00/Withdrawal
<b>Christmas Club- Early Withdrawal Fee</b>	\$5.00/Withdrawal
<b>IRA Accounts- Monthly Service Fee</b>	\$5.00/Month if minimum average daily balance not met

## LOCATIONS

Garfield Heights  
13623 Rockside Rd  
Garfield Heights, OH 44125  
(216) 663-6800

Macedonia  
8600 Alexandra Drive  
Macedonia, OH 44056  
(216) 663-6800

Strongsville  
16488 Pearl Rd  
Strongsville, OH 44136  
(216) 663-6800

Akron  
2720 South Arlington Rd  
Akron, OH 44312  
(216) 663-6800

North Canton  
210 Applegrove St NW  
North Canton, OH 44720  
(216) 663-6800

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



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