

TRUTH-IN-SAVINGS DISCLOSURE

RATE SCHEDULE

The rates, fees, and terms applicable to your account are provided with this Truth-in-Savings Disclosure. Your account is also governed by the terms and conditions set forth in your Membership Booklet. TruMark Financial may offer other rates for these accounts from time to time.

Rate Information: As of October 2018, the dividend rate/interest rate associated with your account is 1.98% and the Annual Percentage Yield (APY) is 2.00% up to \$250,000. This rate is guaranteed for 12 months from open date, after which time the rate shall be adjusted to current IRA Money Market rate. **Interest will only be paid when minimum balance requirement is met.**
 See page 2 for more information.

Compounding and Crediting: Dividends and interest will be compounded daily and credited monthly.

Balance Computation Method: Dividends and interest are calculated by the daily balance method. See page 2 for details.

Minimum Balance: The minimum balance required to open this account is \$2,500. You must maintain a minimum daily balance of \$2,500 to avoid a service fee. If at any time, your account falls below the required minimum daily balance; your account will be subject to a monthly service fee of \$10.

Last Dividend Declaration Date: October 2018

Transfer Limitations: For money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

FEE INFORMATION

Minimum Account Balance	<u>\$2,500</u>	New money only
Maintenance Fee	<u>\$10</u>	If balance falls below required minimum daily balance
Other Service Fees		Please consult TruMark Financial's Service Fee Disclosure for a full list of service fees

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Rate Information:	The Annual Percentage Yield (APY) 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. The interest rate is the rate at which interest is paid on the principal balance of the account. TruMark Financial reserves the right to change the dividend rate, APY, or interest rate at any time, as determined by TruMark Financial. The rates and fees appearing with this Truth-in-Savings disclosure are accurate as of the last dividend declaration date indicated herein. If you have any questions or require current rate and fee information on your account, please visit www.trumarkonline.org , or call 1-877-TRUMARK (878-6275), or write to us at Attn: Member Services, 335 Commerce Dr., Fort Washington, PA 19034.
Nature of Dividends:	Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend period of the credit union is monthly. This means that the beginning date of the dividend period is the first of the month and the end date is the last day of the month.
Accrual of Dividends:	Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. If you close your account before accrued dividends are credited, you will be paid closing dividends calculated by the number of days in the dividend period the account is opened.
Balance Computation Method:	TruMark Financial uses the daily balance method to compute dividends/interest on all accounts. The daily balance method applies a daily periodic rate to the end of day principle balance.
Par Value:	The par value of a regular share in the credit union is \$5. A member who fails to maintain a share balance of at least par value may be terminated from membership.
NCUA Share Insurance:	Member accounts of TruMark Financial are federally insured by the National Credit Union Share Insurance Fund.
Other Terms & Conditions:	Additional terms and conditions governing your account are set forth in the Membership Booklet. In addition, please refer to the Service Fee disclosure for the current fees and charges associated with your account.

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