

**TRUTH-IN-SAVINGS DISCLOSURE**

**RATE INFORMATION**

The rates, fees, and terms applicable to your Certificate of Deposit are provided within this Truth-in-Savings Disclosure. Your account also is governed by the Membership Booklet and the information set forth on the Term Share Certificate. Please see pages 2 and 3 for additional terms and conditions.

Account Type	Term (Months)	Interest Rate	Annual Percentage Yield (APY) %	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
Certificate of Deposit	5	0.449%	0.450%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	6	1.736%	1.750%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	9	1.834%	1.850%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	12	2.471%	2.500%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	13	2.520%	2.550%	\$500	Daily	Monthly	No	No	Automatically**
Certificate of Deposit	18	2.568%	2.600%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	24	2.715%	2.750%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	30	2.764%	2.800%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	36	3.105%	3.150%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	48	3.154%	3.200%	\$500	Daily	Monthly	No	No	Automatically
Certificate of Deposit	60	3.201%	3.250%	\$500	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	6	1.785%	1.800%	\$75,000	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	9	1.833%	1.900%	\$75,000	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	12	2.520%	2.550%	\$75,000	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	24	2.764%	2.800%	\$75,000	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	30	2.813%	2.850%	\$75,000	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	36	3.154%	3.200%	\$75,000	Daily	Monthly	No	No	Automatically
Jumbo Certificate of Deposit	48	3.201%	3.250%	\$75,000	Daily	Monthly	No	No	Automatically

Account Type	Term	Interest Rate	Annual Percentage Yield (APY) %	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
Jumbo Certificate of Deposit	60	3.251%	3.300%	\$75,000	Daily	Monthly	No	No	Automatically
Bump-Up Certificate of Deposit	24	2.715%	2.750%	\$500	Daily	Monthly	No	No	Automatically*
Bump-Up Certificate of Deposit	48	3.154%	3.200%	\$500	Daily	Monthly	No	No	Automatically*
Fixed-Rate IRA	6	1.736%	1.750%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	9	1.834%	1.850%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	12	2.471%	2.500%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	13	2.520%	2.550%	\$500	Daily	Monthly	No	No	Automatically**
Fixed-Rate IRA	15	2.520%	2.550%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	18	2.568%	2.600%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	24	2.715%	2.750%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	30	2.764%	2.800%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	36	3.105%	3.150%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	48	3.154%	3.200%	\$500	Daily	Monthly	No	No	Automatically
Fixed-Rate IRA	60	3.201%	3.250%	\$500	Daily	Monthly	No	No	Automatically
Bump-Up IRA	24	2.715%	2.750%	\$500	Daily	Monthly	No	No	Automatically*
Bump-Up IRA	48	3.154%	3.200%	\$500	Daily	Monthly	No	No	Automatically*

**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. For all Certificates of Deposit, the interest rate and APY are fixed and will be in effect for the term of the account. For accounts subject to interest compounding, the APY is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. If you have any questions or require current rate and fee information on your account, please visit, [www.trumarkonline.org](http://www.trumarkonline.org) or call 1-877-TRUMARK (878-6275).

**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 principal balance.

**Interest Accrual:** Interest will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

**Transaction Limitations:** For all Certificates of Deposit, you may make withdrawals subject to the early withdrawal penalties stated below. No additional deposits may be made to any Certificate of Deposit until its maturity date.

**Maturity:** Your account will mature as indicated on your Term Share Certificate.

**Early Withdrawal Penalty:** TruMark Financial may impose a penalty if you withdraw any of the principal before the maturity date. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account, regardless of whether that interest has actually been earned. The amount of penalty is as follows:  
Terms of 12-months or less - 90 days of interest

**Renewal Policy:** All Certificate of Deposit accounts are automatically renewed at maturity, unless otherwise stated. You have a grace period of five (5) business days after maturity to withdraw funds or make changes to your account without being charged an early withdrawal penalty. \*\*The 13-month Certificate of Deposit will renew at a 12-month prevailing rate.

Bonuses:	Members that maintain a Premium or Smart Start Checking account are automatically entitled to a bonus of five (5) basis points which does not apply to Bump-Up Certificates of Deposit.
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 Funds.
IRA Transfer Fee:	A fee of \$25 will apply for any transfers from a TruMark Financial IRA account to another financial institution.
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.

\*Bump-Up Rate

If rate increases during term, members may request (by contacting TruMark Financial's Member Service Center or visiting a branch) a rate bump to prevailing rate for product. 24-month – one rate increase during term; 48-month – two rate increases during term. Rate will be applied for remaining term of the account and will not be applied retroactively, nor extend the maturity date. TruMark Financial makes no guarantee that rates will increase and/or member will be able to exercise bump option during term. At maturity, Certificate of Deposit will renew at regular 24-/48-month term, without bump option. Minimum deposit amount of \$500. Maximum deposit amount of \$250,000.