

Cost Saver Checking Account (S4)**A. Rate Information**

Your interest rate and annual percentage yield (APY) may change at our discretion as determined by the credit union board of directors.

Refer to the rate page located on our web site or contact TruMark Financial Credit Union for current rates and annual percentage yields.

B. Nature of Dividends

Dividends are paid from current income and available earnings at the end of each dividend period.

C. Compounding and Crediting

Dividends will be compounded monthly and will be credited monthly. For this account type, the dividend period is monthly.

D. Minimum Balance Requirements

To be a member and maintain accounts at our credit union, you must maintain a \$5 share in the credit union. This is not a membership fee; it is a deposit to your Savings Account. The par value of a share in this credit union is \$5.

E. Balance Computation Method

Dividends are calculated by the daily balance method, which applies a daily rate to the principal in the account each day.

F. Accrual on non-cash deposits

Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.

G. Fees and Charges

Charges that could impact your balance are described in the Service Fees Disclosure.

TruMember Status

TruMember status refers to the relationship package of enhanced allowances and reduced fee/free services a member may receive if s/he maintains a three-month average balance of \$1,000 in combined deposit accounts or \$10,000 in deposits and consumer loans (excluding first mortgages).

On the last day of each month, the credit union will review a member's previous three months' balances to determine the member's status for the coming month. For example, on October 31 the months of August, September and October are analyzed to determine the member's status in November. This is an ongoing analysis, conducted on the last day of each month.

A "member" is defined as a unique membership account, regardless of how many individuals are listed on that membership account. Different discrete membership accounts cannot be "commingled" to achieve the balance criteria.

If the primary person on a membership account is age 21 or younger, or age 65 or older, then the membership automatically qualifies for TruMember status regardless of balances.

The member must be current (not later than 45 days) on all obligations to the credit union (i.e., loans) associated with that membership account or else TruMember status will not apply.

Please refer to the Service Fees Disclosure for further details on the different allowances and fees for members with TruMember status versus standard status.

