

TRUTH-IN-SAVINGS DISCLOSURE

RATE SCHEDULE

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

Rate Information: As of March 2016, the dividend rate/interest rate associated with your account is 0.10% and the Annual Percentage Yield (APY) is 0.10%. See page 2 for more information. **Interest will only be paid when minimum daily balance requirement is met.**

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.

Last Dividend Declaration Date: March 1, 2016

ACCOUNT OPENING AND USAGE

Minimum Checking Account Balance	<u>\$2,500</u>	Required only if combined consumer deposits, loans, or other combined balances do not meet minimum relationship balance
Monthly Fee	<u>\$10</u>	If minimum account balance is not met
Minimum Relationship Balance	<u>\$10,000</u>	Combined consumer deposits & loans, excluding first mortgages, under a discrete membership ID
ATM fees	<u>N/A</u>	For using TruMark Financial ATMs
ATM fees	<u>\$2</u>	ATM Transactions – non-TruMark Financial (foreign) ATMs (first 5 free)
Non-Sufficient Funds (NSF) Fees	<u>\$32</u>	Per item
Returned Check Fee	<u>\$15</u>	Per check deposited to your account and returned by paying bank
Stop Payment Fee	<u>\$32</u>	Per item or series to stop payment for up to six (6) months
Account Closing Fee	<u>\$5</u>	If account closed within 90 days of opening
Other Service Fees		Please consult TruMark Financial's Service Fee disclosure for a full list of service fees

OVERDRAFT OPTIONS FOR CONSUMERS WITH DEBIT CARDS

Option A: (Default)	Overdraft Service	<u>\$10</u>	Per occurrence. TruMark Financial will automatically enroll you in overdraft service (from your primary savings account) when you open your checking account, unless you tell us otherwise. (first 2 free)
Option B: (By Request)	Overdraft Service	<u>\$10</u>	Per overdraft occurrence covered by transfer(s) from another requested account other than your primary savings account. (first 2 free, including transfers from savings)
Option C: Overdraft Penalty	Overdraft Penalty Fee	<u>\$32</u>	Per overdraft covered at credit union's discretion, after exhausting other options.
	Maximum Number of Overdraft Penalty Fees per Day	<u>Unlimited</u>	Up to the maximum dollar tolerance assigned to the checking account.
	Extended Overdraft Penalty Fee	<u>\$0</u>	Every day the account is overdrawn, starting after the account is first overdrawn.