

**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.

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 <a href="http://www.trumarkonline.org">www.trumarkonline.org</a> , 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.