

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. The Smart Start Checking product is available to primary members ages 26 and younger, see page two for further details.

Rate Information: As of September 2022, the dividend rate/interest rate associated with your account is 0.05% and the Annual Percentage Yield (APY) is 0.05%. 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.

Last Dividend Declaration Date: September 2022

ACCOUNT OPENING AND USAGE

Minimum Checking Account Balance	<u>\$0</u>	Required only if combined consumer deposits, loans or other combined balances do not meet minimum relationship balance.
Monthly Fee	<u>\$0</u>	If minimum account balance is not met.
Minimum Relationship Balance	<u>\$0</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 A CHECKING ACCOUNT

Option A: (Default)	Overdraft Service	<u>FREE</u>	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.
Option B: (By Request)	Overdraft Service	<u>FREE</u>	Per day covered by transfer(s) from another requested account other than your primary savings account.
Option C:	Overdraft Privilege Fee	<u>\$32</u>	Per overdraft covered at credit union's discretion, after exhausting other options. Examples are draft checks, electronic transactions, and/or ATM withdrawals and one-time debit card transactions.
	Maximum Number of Overdraft Privilege Fees per Day	<u>Unlimited</u>	Up to the maximum dollar tolerance assigned to the checking account.
	Opting into Extended Overdraft Privilege Coverage	<u>FREE</u>	Refer to the Overdraft Privilege Program Disclosure for additional details pertaining to Extended Overdraft Privilege Coverage.

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 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.
Age Requirements:	Smart Start Checking is available for primary members ages 26 and younger. Upon turning age 27, members will be notified in advance to review other TruMark Financial checking accounts available to determine which best suits their needs. If no selection is made, the Smart Start checking account will convert to the Basic checking account shortly after the member turns age 27.
Overdraft Privilege Fee:	Accounts will be charged the standard Overdraft fee of \$32 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$32 for items returned. An overdrawn balance must be repaid within 30 days. We may not pay items under your Overdraft Privilege if you do not qualify, maintain your account in good standing by bringing your account to a positive balance within every 30 day period for a minimum of 24 hours, if you default on any loan or other obligation to TruMark Financial Credit Union or if your account is subject to any legal or administrative order or levy.