

TRUTH-IN-SAVINGS DISCLOSURE

SPECIAL RATE INFORMATION

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

Account Type	Term	Interest Rate	Annual Percentage Yield (APY) %	Minimum Opening Deposit	Maximum Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
13 Month IRA CD	13 months	1.24%	1.25%	\$500	n/a	Daily	Monthly	No	No	Automatic Conversion to 12 Mo. IRA CD

Special Terms & Conditions: This IRA Certificate of Deposit is a limited time special rate offered to you by TruMark Financial. As set forth herein, upon maturity, this product will automatically be converted to a 12-month IRA Certificate of Deposit at the prevailing rate for that product, excluding any promotional specials, unless funds are withdrawn within five (5) days of maturity. This special requires a minimum deposit of \$500, new money only. This means money which is not currently on deposit with TruMark Financial. No business funds, public funds, or brokered deposits. No jumbo rates available. Business members are not eligible for this product.

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 IRA 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 or call 1-877-TRUMARK (1-877-878-6275).

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 principal in the account daily.

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

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

Fees and Charges: The fees and charges associated with your account are fully set forth in the Service Fee Disclosure.

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
- Terms greater than 12 months - 180 days of interest

Renewal Policy: The 13-month IRA Certificate of Deposit automatically converts into the existing 12-month IRA Certificate of Deposit at maturity. Thereafter, the IRA Certificate of Deposit renews automatically 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.

- Bonuses: Members that maintain a Premium or Smart Start Checking Account are automatically entitled to a bonus of five basis points (0.05%).
- Par Value: The par value of a regular share in this 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.
- 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 current fee information.