

IOLTA BUSINESS CHECKING & RATE DISCLOSURE

RATE SCHEDULE

The rates, fees, and terms applicable to your account are provided with this Disclosure. Your account is also governed by the terms and conditions set forth in your Business 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 .15% and the Annual Percentage Yield (APY) is .15%. 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: March 1, 2016

ACCOUNT OPENING AND USAGE

Minimum Checking Account Balance	<u>\$0</u>	
Monthly Fee	<u>\$0</u>	If minimum account balance is not met.
Minimum Relationship Balance	<u>N/A</u>	Combined consumer deposits & loans, excluding first mortgages, under a discrete membership ID
ATM fees	<u>N/A</u>	No ATM/Debit Card issued in connection with this account.
Non-Sufficient Funds (NSF) Fees	<u>\$32</u>	Per item
Returned Check Fee	<u>\$15</u>	Per declined check deposited into this account.
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

SPECIAL DISCLOSURE FOR IOLTA ACCOUNT HOLDERS

This account is an interest-bearing escrow checking account for use by lawyers and law firms only. The interest earned on this account, less any applicable service charges and fees, is not paid to a lawyer or law firm, but instead is remitted to the Pennsylvania Interest on Lawyers' Trust Accounts (IOLTA) Board quarterly¹. Service charges and fees are assessed to this account as permitted by the Pennsylvania IOLTA Board. In the absence of directive by the PA IOLTA Board, the fees set forth in the Service Fee Disclosure shall apply, where applicable. TruMark Financial reserves the right to request up-front payment for certain fees and service charges at the time the services are rendered or charged to a non-IOLTA account you maintain with us.

The interest rate associated with this account is set in accordance with the directives set forth by the Pennsylvania IOLTA Board and is subject to change. Please see reverse for additional details, terms and conditions.

¹ TruMark Financial expressly reserves the right to remit IOLTA interest to the PA IOLTA Board more frequently than quarterly in its sole discretion and without further notice to you.

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 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 our website, www.trumarkonline.org , contact 1-877-TRUMARK (878-6275), or write to us at Attn: Member Services, 335 Commerce Drive, 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 principal in the account daily.
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 Fund.
Other Terms & Conditions:	Additional terms and conditions governing your account are set forth in the Business Membership Booklet. In addition, please refer to the Service Fee Disclosure for current fee information.