



## TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at Five Star Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

| ACCOUNT TYPE                        | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM BALANCE                   | MINIMUM BALANCE TO AVOID A SERVICE FEE | MINIMUM BALANCE TO EARN THE STATED APY                                    | ACCOUNT LIMITATIONS                |
|-------------------------------------|-------------------------------|-----------------------------------|--|---|------------------------------------|
| MEMBERSHIP SHARE ACCOUNT            | .05% <sup>(12)</sup>          | \$5.00                            | See (10) below                         | \$5.00  | Account Transfer Limitations Apply |
| SUB-SHARE ACCOUNT                   | .05%                          | \$1.00                            | N/A                                    | \$1.00  | Account Transfer Limitations Apply |
| RISING STAR YOUTH SAVINGS           | .85%                          | \$5.00                            | N/A                                    | \$5.00  | Account Transfer Limitations Apply |
| SHARE DRAFT CHECKING ACCOUNT        | .05% <sup>(7)</sup>           | \$25<br>(Only at account opening) | N/A                                    | \$0   | No longer offered after 8/19/2018  |
| YOUR FREE CHECKING                  | N/A                           | \$25<br>(Only at account opening) | N/A                                    | N/A   | N/A                                |
| YOUR FABULOUS 50 CHECKING           | .05%                          | \$25<br>(Only at account opening) | N/A                                    | \$0   | N/A                                |
| YOUR FIVE STAR CHECKING             | .25%                          | \$25<br>(Only at account opening) | \$1,500.00 <sup>(8)</sup>              | \$1,500.00 <sup>(8)</sup>   | N/A                                |
| CHRISTMAS AND VACATION CLUB ACCOUNT | .35%                          | \$1.00                            | N/A                                    | \$1.00  | Account Transfer Limitations Apply |
| IRA SHARE ACCOUNT                   | .50%                          | \$1.00                            | N/A                                    | \$1.00  | Account Transfer Limitations Apply |
| MONEY MARKET CHECKING ACCOUNT       | 1.30%<br>1.50%<br>1.75%       | \$2,000.00                        | \$2,000.00                             | \$2,000 - \$49,999.99<br>\$50,000.00 - \$99,999.99<br>\$100,000.00 and up | Account Transfer Limitations Apply |

### ACCOUNT DISCLOSURES

- Rate Information**—The Annual Percentage Yield 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 Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth above. These rates are subject to change as determined by the Credit Union’s Board of Directors. The Money Market account is a tiered rate account.
- Nature of Dividends** – Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- Dividend Compounding and Crediting** – The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends on all accounts are compounded and paid monthly.
- Accrual of Dividends** – Dividends will begin to accrue on the business day you deposit cash and noncash items (for example, checks) to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Balance Information** – Dividends are calculated by the Average Daily Balance method for the entire dividend period.
- Account Limitations** – For membership share accounts, sub-share, money market, and club accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. No transaction limitations apply to

share draft checking accounts. Withdrawals from Vacation Club accounts are restricted to one (1) per quarter. There is a fee for early withdrawals from Christmas Club accounts.

7. **Share Draft Checking Accounts** – Checking accounts opened prior to 8/19/2018. This account type must be active (10 or more transactions per month) in order to qualify for dividends and other benefits. “Transactions” include deposits, withdrawals by debit card, paid checks, etc., and transfers but not posting or month end transfers of the dividend(s).. Increased yield may be earned based on account activity.
8. **Your Five Star Checking Accounts** –If the daily balance falls below \$1,500.00, the account will earn .05% on balances between \$0-1,499.99. This account type must maintain \$1,500.00 daily balance to avoid any service fee of \$10.00 per month.
9. **Fees for Overdrawing Accounts** – Fees may be imposed in compliance with Regulation E on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.
10. **Dormant Accounts** –Members with savings (share) accounts only or checking and savings accounts only with individual balances of less than \$2,500.00 and with no activity on any of those accounts for 6 months will be considered as Dormant Accounts. A Dormant Account Service Charge (monthly) of \$5.00 will apply to each Dormant Account. This minimum balance and dormant account service charge does not affect active accounts (an account that has at least 1 non-dividend transaction over the prior 6 months) or accounts of minors (Rising Star youth accounts) regardless of balance. It also does not affect member’s accounts that also include an active FSCU Loan, Money Market, IRA, or a Certificate account or an active FSCU Credit Card.
11. **Par Value of a Share** – The par value of a share is \$5.00.
12. **Membership Share Account** – Increased yield may be earned based on account activity.
13. **By-Law Requirements** – You must complete payment of one share in your membership share account as a condition of admission to membership. If the balance in your membership share account falls below \$5.00, you may be terminated from membership immediately.
14. **Transaction Limitations** – We reserve the right, at any time, to require not less than seven (7) days notice in writing.
15. **National Credit Union Administration** - Member accounts in the Credit Union are federally insured by the National Credit Union Administration (NCUA) share insurance fund for up to at least \$250,000.00. Individual Retirement Accounts are insured separately up to \$250,000.00.

**Federally insured by NCUA**