

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY		Balance Method to Calculate Dividends
Membership Share	See Separate Rate Schedule	Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account transfer and withdrawal limitations apply.
Miscellaneous Share		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account transfer and withdrawal limitations apply.
IRA		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account limitations apply.
Health Savings		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account limitations apply.
Load n' Go Accounts		—	—	—	\$10.00	N/A	N/A	—	Account limitations apply.
Funeral		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account limitations apply.
Money Market		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account limitations apply.
Checking		Monthly	Monthly	Monthly (Calendar)	—	N/A	\$500.00	Daily Balance	—
CoVantageGo Savings		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account limitations apply.
CoVantageGo Checking	Monthly	Monthly	Monthly (Calendar)	—	N/A	\$500.00	Daily Balance	Account limitations apply.	

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. 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.

For all Share Deposits, the dividend rate and annual percentage yield may change at any time as determined by Credit Union Management. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to

each tier are disclosed in the Rate Schedule. For Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.



3. DIVIDEND COMPOUNDING AND CREDITING —

The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. 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.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Membership Share, Miscellaneous Share, Christmas Club, and CoVantageGo Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. If you do not make any deposits to your Christmas Club account between November 1st and January 31st the account will be closed. For IRA accounts, you may not make any preauthorized or telephone transfers from your account at any time. For Health Savings and Load n' Go accounts, you may not make any preauthorized, automatic, or audio response transfers from your account at any time. For Health Savings accounts, any distribution taken will be treated as a Normal Distribution (qualified medical expense). If a distribution is needed for any other reason, you will need to come into CoVantage Credit Union to

complete a Withdrawal Form. For Funeral accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Money Market accounts, the minimum opening deposit amount is \$10.00 and the minimum withdrawal amount is \$500.00. For Checking accounts, no account limitations apply. For CoVantageGo Savings and CoVantageGo Checking accounts you may routinely conduct transactions using online, mobile, ATM or other virtual channels, however if you exceed a total of four (4) or more staff assisted transactions and/or inquires in a month at any CoVantage branch (includes telephone and in-person) the dividend rate for that month will be reduced to the then current rate for a Membership Share Account. You will then have an opportunity to earn the higher posted CoVantageGo Savings account rate the following month. In addition, if you opt out of receiving e-statements for your CoVantageGo Savings, CoVantageGo Checking or other virtual accounts, the dividend rate and account terms and conditions will convert to those offered with the current Membership Share account for each month or partial month that e-statements have been declined.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, item, 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 or item. You may consult the Funds Availability Policy Disclosure 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 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.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$10.00
Number of Shares Required	1

9. The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call us or visit www.covantagecu.org.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

