

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:					Quarterly:				
The rates, fees and terms applicable to your account at CoVantage 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 Dividend Rates	Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	—
Miscellaneous Share		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	—
Christmas Club		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	Account 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)	—	N/A	N/A	Daily Balance	—
Checking		—	—	—	—	N/A	N/A	—	—
CoVantageGo Savings		Monthly	Monthly	Monthly (Calendar)	\$10.00	N/A	N/A	Daily Balance	—
CoVantageGo Checking		—	—	—	—	N/A	N/A	—	—

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.

Certain dividend rates may be available only when specific eligibility requirements are met. Eligibility for these rates may be based on a member's relationship with the credit union and may consider factors such as the types of account, shares or services maintained, or other qualifying criteria. If eligibility requirements are not met or are later lost, the applicable dividend rate may change. See the

applicable relationship-based pricing disclosure for full details, including eligibility requirements and the effect on dividend earnings.

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 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 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 Membership Share, Miscellaneous Share, Money Market, Checking, CoVantageGo Savings and CoVantageGo Checking accounts, no account limitations apply.

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 Membership and Account Agreement and 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 provided in or with the Rate 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).

