

Truth-in-Savings Disclosure

Disclosure of Terms Applicable to All Member Accounts

Dividends are paid from current income and available earnings, after any required transfer to reserves, at the end of a dividend period. Member accounts in this Credit Union are insured by the National Credit Union Share Insurance Fund administered by the National Credit Union Administration.

The Credit Union reserves the right to require (30) thirty days written notice of intention to withdraw or transfer any funds.

Rate Information

The Dividend and the Annual Percentage Yield may change as determined by the Credit Union's Board of Directors. Please see the Credit Union Rate Sheet which We have provided to You for current Dividend Rate and Annual Percentage Yield or call Us at (586)727-6855.

Regular Share Savings Account

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

During any monthly period, You may not make more than six (6) withdrawals or transfers to another Credit Union account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. No more than three (3) of the six (6) transfers may be made by check, draft, ATM/debit card, if applicable, or similar order to a third party.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Youth Share Account

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

During any monthly period, You may not make more than six (6) withdrawals or transfers to another Credit Union account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. No more than three (3) of the six (6) transfers may be made by check, draft, ATM/debit card, if applicable, or similar order to a third party.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

You've Earned It Account

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

During any monthly period, You may not make more than six (6) withdrawals or transfers to another Credit Union account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. No more than three (3) of the six (6) transfers may be made by check, draft, ATM/debit card, if applicable, or similar order to a third party.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Checking Account

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Money Market Savings Account

Rate Information

The Dividend and the Annual Percentage Yield may change as determined by the Credit Union's Board of Directors. Please see the Credit Union Rate Sheet which We have provided to You for current Dividend Rate and Annual Percentage Yield or call Us at (586)727-6855.

Rates are determined depending on Your daily balance.

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

If the balance in your falls below \$2500.00 at any time your account will be closed and the balance transferred to your Share account.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

During any monthly period, You may not make more than six (6) withdrawals or transfers to another Credit Union account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction.

You may make up to three (3) withdrawals or transfers from your account per month. If you exceed this limit your account may be closed.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Christmas Club Savings Account

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. `

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

No withdrawal transactions are allowed in the Christmas Club Savings Account. The entire balance in this account will be transferred to your Regular Share account on or after November 1st and the account will remain open. If you wish to access the funds in this account you may close it.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Stash Your Cash Account

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

During any monthly period, You may not make more than six (6) withdrawals or transfers to another Credit Union account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. No more than three (3) of the six (6) transfers may be made by check, draft, ATM/debit card, if applicable, or similar order to a third party.

You may make up to four (4) withdrawals or transfers on this account annually. If you exceed this limit your account may be closed.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Traditional, and Roth Individual Retirement accounts and Coverdell Education Savings Account

Rate Information

Compounding and Credit

The compounding and crediting frequency of dividends and dividend periods 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.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the average daily balance method. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued dividends.

Account Restrictions and Features

Please refer to the Traditional IRA Custodial Agreement and The Traditional IRA Disclosure Statement or Roth IRA Custodial Agreement and The Roth IRA Disclosure Statement or Coverdell Education Custodial Agreement and The Coverdell Education Savings Disclosure Statement for information regarding transaction limitations on Your Traditional or Roth IRA Savings Account or Coverdell Education Savings Account.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

Certificate of Deposit Account

Rate Information

The Dividend and the Annual Percentage Yield may change as determined by the Credit Union's Board of Directors. The Annual percentage yield is a percentage rate that reflects the amount of the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts the interest rates are fixed and will be in effect for the initial term of the account. For accounts subject to interest compounding the annual percentage yield is based on an assumption that the interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. Please see the Credit Union Rate Sheet which We have provided to You for current Dividend Rate and Annual Percentage Yield or call Us at (586)727-6855.

Interest Compounding and Credit

The compounding and crediting frequency of interest and interest periods 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. For all accounts you have the, you have the option to have credited dividends remain in your certificate accounts or be transferred to another credit union account of yours. If dividends are transferred to another account, compounding will not apply.

Minimum Balance Requirements

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in the Share account.

Balance Computation Method

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of Interest

Interest will begin to accrue on the business day You make a deposit. If You close Your account before dividends are paid, You will not receive the accrued interest.

Account Restrictions and Features

After a Certificate of Deposit is opened, You may not make any deposits into or withdrawals from this account until the date of maturity.

Maturity

Your account will mature as stated in this Truth-In-Savings disclosure or on your Account Receipt of renewal notice.

Early Withdrawal Penalty

We may impose a penalty if your withdraw from your account before the maturity date.

Amount of Penalty

The amount of early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6 to 18 months 90 days' interest

Terms of 24 to 36 months 180 days' interest

How the Penalty Works

The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest or the interest has already been paid, the penalty will be deducted form the principal.

Renewal Policy

The renewal policy for your account is stated in the Rate Schedule. For all accounts, your account will automatically renew of another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Fees and Charges

Please see the Schedule of Fees which We have provided to You.

In addition to the list of fees reflected in Our Schedule of Fees, the following specific fee may be assessed against Your Certificate of Deposit: If You withdraw any principal before the maturity date of the Certificate, You will be assessed a penalty of sixty (60) days of dividends. If necessary, any applicable penalty may be deducted from the principal amount.

Renewal Policy

Your Certificate of Deposit Account will automatically renew at maturity for the same time period and at the dividend rate in effect on the maturity date for that account. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

