

## TRUTH-IN-SAVINGS DISCLOSURE SHARE ACCOUNT

**Dividend Information:**

This account does not pay dividends.

**Minimum balance requirements:**

The minimum balance required to open this account is \$5.00.

**Par value of a share:**

The par value of a share in this account is \$5.00.

**Additional information:**

Please see Fee Schedule for additional information.

The credit union may change the terms at any time. Please see Common Features section for additional information.

**COMMON FEATURES****Bylaw requirements:**

You must complete payment of \$5.00 in a Membership account or savings account within six months as a condition of admission to membership.

**Nature of dividends:**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**Overdraft fee:**

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

**Additional fees:**

Please refer to our separate Fee Schedule for additional information about charges.