

TRUTH-IN-SAVINGS DISCLOSURE

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

LAST DIVIDEND DECLARATION DATE:
September 30, 2015

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	Average Daily Balance	See Section 6
Share Account	0.30/0.30 0.30/0.30 0.30/0.30 0.30/0.30	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	--	\$100.00 \$2,500.00 \$15,000.00 \$50,000.00	Daily Balance	Account Transfer limitations apply
Christmas Club Account	0.30/0.30	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	--	\$100.00	Daily Balance	Account Transfer limitations apply
Vacation Club Account	0.30/0.30	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	--	\$100.00	Daily Balance	Account Transfer limitations apply
Money Market	0.30/0.30 0.30/0.30 0.30/0.30 0.30/0.30	Monthly	Monthly	Monthly (calendar)	\$2500.00	--	\$2,500.00 \$25,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account Transfer limitations apply
Safari Saver Account	0.30/0.30	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	--	\$100.00	Daily Balance	Account Transfer limitations apply
Rock Your Change Account	0.30/0.30	Quarterly	Quarterly	Quarterly (calendar)	--	--	\$100.00	Daily Balance	Account Transfer limitations apply
Share Draft Account	0/0	--	--	--	--	--	--	--	--
Senior Checking Account	0/0	--	--	--	--	--	--	--	--

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 Share, Christmas Club, Vacation Club, Safari Saver and Rock Your Change accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Share and Money Market accounts are Tiered Rate accounts. The balance ranges, Dividend Rate and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the Dividends Rate and Annual Percentage Field 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 of dividends and dividend period applicable to each account are set forth 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid. However, for Christmas Club and Vacation Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.
- 5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one share in any account. The par value amount is stated in the Fee Schedule. 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 Share, Christmas Club, Vacation Club, Money Market, Rock Your Change and Safari Savers accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- 6. Account Limitations.** For Share, Money Market, Rock Your Change and Safari Saver 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. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1st and the account will remain open. For Vacation Club accounts, you are limited to two (2) withdrawals per year between June 1st and May 31st. For Share Draft and Senior Checking accounts, no account limitations apply.
- 7. Fees for Overdrawing Accounts.** Fees may be imposed 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.

FEE SCHEDULE

<u>Share Draft Account Fees</u>	<u>Other Service Fees (applicable to all accounts)</u>	<u>Share Value/Membership Fee</u>
-NSF Fee..... \$25.00	-Wire Transfer (outgoing fee)..... \$15.00 per transfer \$35.00 International Wire	-Par Value of one share..... \$5.00
-Stop Payment Fee..... \$25.00 per request	-Account Closure Fee..... \$25.00 if closed within six (6) months	-Membership Fee..... \$1.00
-Share Draft Printing Fee..... Prices may vary depending on style	-Incorrect Address Fee..... \$5.00 per account	<u>Money Market Fee</u>
-Counter Drafts Fee..... \$2.00 per sheet of 4	Copies Fee..... \$0.50 per page	-Minimum Balance Fee..... \$10 per month if minimum balance is not maintained
-Draft Look-Up Fee..... \$2.00 per draft	-Dormant Account Fee..... \$5.00 monthly charge for account without activity for 12 months	
-Draft Copies Fee..... \$3.00 per draft	Cashiers Checks..... \$3.00 for members \$10.00 for nonmembers	
-Draft Image Fax Copies Fee..... \$4.00 per draft		
-Interim Statement (On-Line History) Fee..... \$2.00 per statement		
-Account Reconciliation Fee..... \$10.00 per hour One Hour Minimum		
-Returned Item Fee..... \$50.00 if maker and payee are the same		

The rates appearing in 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 and fee information on your accounts, please call Community South Credit Union at (850) 638-8376.