

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:  
See Attached

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 – SAVINGS AND CHECKING ACCOUNTS

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	
<input type="checkbox"/> Share Savings	See Rate Schedule	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> "02" Share Savings		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share Savings		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club		Annually	Annually	Annually (November 1 – October 31)	—	—	—	Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Money Market		Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Share Draft		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$1,500.00	Daily Balance	—

## 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 accounts, the dividend rate and annual percentage yield may change at any time 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 Draft** account is a tiered rate account. If your account balance is from \$1,500.00 to \$4,999.99, the first dividend rate and annual percentage yield listed for this account will apply. If your account balance is greater than \$5,000.00, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular balance 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 of dividends and the 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 earning 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.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit 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 Share Savings, Money Market, and Share Draft 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 Savings, "02" Share Savings, and Money Market 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, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Share Savings accounts, you may not make any preauthorized, automatic or telephone transfers from your account at anytime and other

limitations may apply. For a Christmas Club account, the entire balance will be paid to you by check on or after November 1, or transferred to another account of yours and the account will remain open. You may be charged a withdrawal fee of \$5.00 for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 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 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.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services

and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**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                      \$25.00  
 Number of Shares Required                1

**9. RATES** — The rates and fees appearing with this Schedule are accurate and effective for accounts 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 the Credit Union.

<b>FEE SCHEDULE</b>	
<b>SHARE DRAFT ACCOUNT FEES</b>	
Overdraft/NSF/Courtesy Pay*	\$30.00/Item
Overdraft Transfer Fee	\$2.00/Transfer
Share Draft Printing	Prices vary per style
Checkbook Balancing	\$25.00/Hour, 1 hour minimum
Temporary Check	\$1.50 per page of 4
Stop Payment (ACH or Check)	\$30.00/Item
Deposited Item Return	\$15.00/Item
Check Copy	\$3.00/Copy
Check Conversion Fee	\$2.00/Check
Ultimate Checking Monthly Maintenance	\$10.00, waived with direct deposit to checking
Preferred Checking Monthly Maintenance	\$20.00, waived with direct deposit to checking
*NSF, Overdraft, and Courtesy Pay fees may result from share drafts, POS transactions, ATM withdrawal, in-person withdrawals, online banking bill payments, and ACH.	
<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Deposited Item Return	\$15.00/Item
Wire Transfer:	
Domestic - Outgoing	\$20.00/Transfer
International - Incoming or Outgoing	\$30.00/Transfer
Money Order	\$3.00/Money Order
Check Copy	\$3.00/Copy
Stop Payment (ACH or Check)	\$30.00/Item
Fax:	
Local	\$0.75/Page
Nonlocal	\$1.25/Page
International	\$2.00/Page
Personal Copy	\$0.10/Copy
Corporate Checks	First check per day free, all others \$3.00 each per day

Christmas Account Early Withdrawal Fee	\$5.00 each
Research	\$25.00/Hour, 1 hour minimum
Account Closing Within 3 Months	\$25.00
Garnishments/Tax Levies	\$15.00/Item
Below Par Value	\$10.00/Month
Address Research	\$10.00/Month
Dormant Account	\$10.00/Month
Foreign Item Collection	\$17.00/Item
Gift Card Fee	\$4.00/Each \$1.00/Each During November & December
Interim or Duplicate Statement Fee	\$2.00/Copy
Payment by Debit Card/Credit Card/ACH	\$10.00
Check Cashing — Free to members who have a share balance of \$100 or more or a loan, certificate of deposit, or active (activity in last 30 days) checking account. Otherwise, a \$5.00 fee will be imposed per visit.	
<b>IRA FEES</b>	
IRA Withdrawal*	4 free per year, \$25.00 each additional
*Does not pertain to RMD or Periodic Payments	
IRA Transfer Out	\$25.00/Transfer
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
Outbound Interbank Fee (FI Transfer)	\$2.00/Transfer
PIN Based ATM Transactions	First 6 per month without charge, each additional transaction \$1.50 each
ATM/Debit Card Replacement	One free replacement card per year, each additional \$5.00/Card
Nonmember ATM	\$2.00/Each
PIN Reissue	\$2.00/Each
Debit/ATM Card Normal Rush Order Fee	\$25.00 Card only \$50.00 Card and PIN
Debit/ATM Card Priority Rush Order Fee	\$50.00 Card Only \$100.00 Card and PIN
<b>BILL PAY FEES</b>	
Inactive Bill Pay	\$3.00/Month, 60-day grace period before inactive fee charged, closed after 90 days' inactivity
Overnight Rush Check Payment	\$19.95
Second-Day Rush Check Payment	\$14.95
Second-Day Electronic Delivery	\$4.95
Charitable Donations	\$1.99
Gift Pay	\$2.99
Reactivation	\$10.00
Stop Payment	\$30.00/Item
NSF	\$30.00/Item

<b>SAFE DEPOSIT BOX</b>	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$75.00/Year
Lost Key	Members may get a duplicate key made at their expense or at the Credit Union for \$65.00. Any key that does not function correctly when agreement is terminated, will not be accepted, and will be treated as a lost key.
Surrender Box w/one Key	\$110.00 to replace lock
Two Lost Keys or Surrender Box Without Keys	\$135.00 to drill and replace lock
<b>MONEY MARKET FEES</b>	
Excessive Withdrawal	\$5.00/Each after 6 withdrawals per month
<b>VISA FEES</b>	
Late, Over Limit, Returned Payment	Will not exceed \$25.00 unless one of the card holder's last six payments were late, in which case \$35.00.
Penalty Fees	Will not exceed the dollar amount associated with the card holder's violation.
Multiple penalty fees will not be charged on a single late payment or other violation of account terms.	

**East Office**  
 9835 E 21st St N  
 Wichita, KS 67206

**West Office**  
 3730 W 13th St N  
 Wichita, KS 67203

**City Hall Office**  
 455 N Main St, Ste 410  
 Wichita, KS 67202

