

Effective as of: September 1, 2017 (Replaces May 1, 2017)

Rates subject to change

Please call (757) 552-1000 or (800) 678-8765 to obtain current rate information



This sheet is part of our Account Disclosure and Agreement. Please read the entire booklet

SHARE 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	Minim Balance to Earn the Stated APY	Balance Method	See Section 6
Prime Share	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	--	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Custom Share	0.05% / 0.05%	Quarterly	Quarterly	Quarterly (Calendar)	--	--	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	0.40% / 0.40%	Quarterly	Quarterly	Quarterly (Calendar)	--	--	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	0.15% / 0.15% 0.20% / 0.20% 0.20% / 0.20% 0.30% / 0.30% 0.40% / 0.40% 0.40% / 0.40%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	--	\$2,500 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000 +	Average Daily Balance	Account transfer and withdrawal limitations apply.
Business Prime Share	0.05% / 0.05%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$2,500.00	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
LifePlus Checking	0.10%/0.10% 0.15%/0.15% 0.20%/0.20% 0.30%/0.30%	Monthly	Monthly	Monthly (Calendar)	\$15.00	\$500.00	\$1,500-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000+	Average Daily Balance	--
LiveNow Account	N/A	--	--	--	\$15.00	--	--	--	No checks can be written against this account
Business Checking	--	--	--	--	\$100.00	--	--	--	

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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 Prime Share, Custom Share, IRA Share, Money Market, and Business Prime Share 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 that is set forth in the Rate Schedule. The Money Market accounts are tiered rate accounts. The balance ranges, Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. 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.

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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION – To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Share 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 Business Prime Share and LifePlus Checking accounts, there is a minimum average daily balance required to avoid a service fee for the calendar month. If the minimum average daily balance requirement is not met or a direct deposit, you will be charged a service fee as stated in the Fee Schedule.

For Prime Share, Custom Share, IRA Share, Money Market, Business Prime Share, and LifePlus Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS – For Prime Share, Custom Share, IRA Share, 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 Business Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS – Fees for overdrawing your account may be imposed on each check, draft item, ATM transaction and one-time debit 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 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
Number of Shares Required 1
\$5

Prime share balance of (\$5) is required to establish and maintain membership. The balance in your Prime Share must not be reduced below the value of (\$5) at any given time. If your Prime Share maintains a balance of less than a share (\$5) for 180 consecutive days, the Prime Share may be closed, thereby terminating your membership.

9. CHECKING REQUIREMENTS -- Checking Accounts are considered active when you perform a deposit or withdrawal at least once a year or you maintain a combined checking and savings balance of \$200 or maintain an open additional product other than your Prime Share. If you do not meet one of the above criteria, you will be considered an inactive member which may result in closure of the checking account where the funds will be placed in the Prime Share account if it does not meet the criteria listed in the Fee Schedule.

We may terminate your checking account at any time without notice and place the funds in your Prime Share account or convert your account to another type if: (1) there are excessive returned unpaid items not covered by an overdraft privilege plan; (2) there is any abuse of your account; (3) your account is inactive; (4) we reasonably deem it necessary to prevent a loss to us. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

This Credit Union is Federally Insured by the National Credit Union Administration.