

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:
 4/29/2019

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

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	
<input type="checkbox"/> Prime Share	0.150% / 0.150%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Custom Share	0.050% / 0.050%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share	0.400% / 0.400%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Money Market	0.000% / 0.000% 0.150% / 0.150% 0.200% / 0.200% 0.200% / 0.200% 0.300% / 0.300% 0.400% / 0.400% 0.400% / 0.400%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	---	\$0.00 \$2,500.00 \$5,000.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Business Prime Share	0.050% / 0.050%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$2,500.00	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Business Checking	0.000% / 0.000%	---	---	---	\$100.00	---	---	---	---
<input type="checkbox"/> Cash Back Checking	---	---	---	---	\$15.00	---	---	---	---
<input type="checkbox"/> LifePlus Checking	0.00% / 0.00% 0.10% / 0.10% 0.15% / 0.15% 0.20% / 0.20% 0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$15.00	\$500.00	\$0.00 \$1,500.00 \$10,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	
<input type="checkbox"/> LiveNow Debit	---	---	---	---	\$15.00	---	---	---	No Checks

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. CASH BACK CHECKING — For Cash Back Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 10 point of sale (POS) purchases using the Cash Back Checking debit card that post and settle your account, 2) agree to receive account statements electronically (eDocuments) and provide a valid email; and 3) make \$500.00 or more in deposits monthly in the Cash Back Checking. The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending of the next-to-last day of the calendar month in which rewards are earned. Debit card transactions processed by merchants or ATM's and received by the credit union as ATM transactions, do not count toward qualifying debit card transactions. If the Cash Back checking account holder meets the monthly qualifications, the account will receive a refund up to 3.00% of purchases up to the maximum of \$10 monthly. Cash Back checking members will receive reimbursements of up to \$10 of withdrawal fees charged by non Chartway ATM machines incurred during the monthly cycle, if the member meets the monthly account qualifications. ATM fees are reimbursed based on estimates when the withdrawal information we receive does not identify the ATM fee. In the event you have not received an appropriate reimbursement, Chartway will adjust the reimbursement amount upon sixty (60) days of receiving the receipt of the date of the withdrawal transaction. If you close your Cash Back checking before rewards or ATM

reimbursements have been credited to your account, all rewards and reimbursements will be forfeited.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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.

Accounts will be charged the standard Overdraft fee of \$30 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$30 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of 24 hours, if you default on any loan or other obligation to Chartway Federal Credit Union or if your account is subject to any legal or administrative order or levy.

9. 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	\$5.00
Number of Shares Required	1

A 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.

10. 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 and checking account. 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. Fees may be assessed to the Prime Share account if it does not meet the criteria listed in the Fee Schedule.

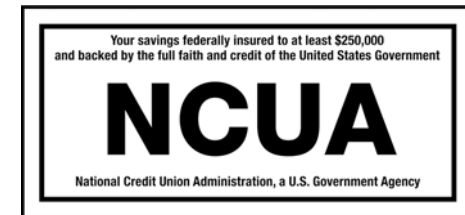
We may terminate your checking account at any time without notice and place the funds in your prime share account or convert your account to another account type if: (1) there are excessive returned unpaid items not covered by an overdraft privilege plan; (2) there is any abuse of your account; (3) your checking account is inactive; or (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.

11. RATES — The rates appearing with 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 information on your accounts, please call the Credit Union.

FEE SCHEDULE

GENERAL ACCOUNT	
Address Locater Fee/Return Statement	\$7.50
Garnishment/Levy/Subpoena	\$50.00
Paper Statement Fee (Consumer Account) ¹	\$2.00
Return Items (deposited/cashed/payment)	\$20.00
Single Service Account Fee ²	\$4.00
Payment by Phone	\$5.00
Cards (ATM, Debit, Credit)	
ATM Balance Inquiry (Non CFCU machines)	\$1.00
ATM Transaction (Non-CFCU machines)	\$1.00
Overnight Shipping	\$20.00
NEGOTIABLE ITEMS	
Gift Card Purchase (non- reloadable)	\$3.00
NON SUFFICIENT FUNDS/OVERDRAFT PROTECTION	
Overdraft Protection/Non Sufficient Funds	\$30.00
Automated Share Transfer	\$6.00
PRODUCT MONTHLY MAINTENANCE	
Life Plus Checking <small>Waived with ADB of \$500.00 or Direct Deposit or 10 Monthly Debit Card Transactions</small>	\$6.00
Business/Checking (Monthly Transaction Count)	
0 – 50	\$0.00
51 – 150	\$15.00 - Waived with ADB of \$500.00
151 – 300	\$25.00 - Waived with ADB of \$5,000.00
301 – 500	\$50.00 - Waived with ADB of \$15,000.00
501 +	\$0.25 per item

Business Cash Handling Fee	\$0.25 per \$100 deposited over \$20,000.00 per month
SAFE DEPOSIT BOX	
Safe Box Drilling (Drilling w/ new keys)	\$180.00
Lost Key (\$55.00 keys only)	\$55.00
STOP PAYMENT	
ACH, Bill Pay, Money Order, CU Check, Share Draft	\$30.00
WIRE TRANSFERS	
Out-going Domestic	\$25.00



¹ Waived for members under the age of 18 or over the age of 65.

² Waived with a qualifying secondary product, direct deposit, or balance of \$200 or greater.