

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Personal Savings \$0.00 to \$499.99 \$500.00 and greater	See Separate Rate Schedule	Monthly	Monthly	---	\$500.00	---	Daily Balance	Account transfer and withdrawal limitations apply.
IRA/Roth IRA Savings		Monthly	Monthly	---	---	---	Daily Balance	---
Coverdell Education Savings		Monthly	Monthly	---	---	---	Daily Balance	Account withdrawal limitations apply.
Money Market \$1,000.00 to \$2,499.99 \$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 and greater		Monthly	Monthly	\$1,000.00	---	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Basic Checking		---	---	\$25.00	---	---	---	---
Cash Back Checking \$5,000.00 to \$7,499.99 \$7,500.00 to \$9,999.99 \$10,000.00 and greater		Monthly	Monthly	\$25.00	\$500.00	\$5,000.00	Daily Balance	---
Cash Back Student Checking \$5,000.00 to \$7,499.99 \$7,500.00 to \$9,999.99 \$10,000.00 and greater		Monthly	Monthly	\$25.00	---	\$5,000.00	Daily Balance	---
Business Interest Checking		Monthly	Monthly	\$100.00	\$3,000.00	\$3,000.00	Daily Balance	---

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Personal Savings and YouthSaver accounts, the

interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For IRA/Roth IRA Savings, Coverdell Education Savings, Money Market, Cash Back Checking, Cash Back Student Checking and Business Interest Checking accounts, the interest rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The Personal Savings, Money

Market, Cash Back Checking, and Cash Back Student Checking accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in a separate Rate Schedule. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.



2. INTEREST COMPOUNDING AND CREDITING —

The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest 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 interest is credited, you will not receive the accrued interest.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership 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 Personal Savings, Cash Back Checking and Business Interest Checking accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not met each day of the crediting period, you will be charged a service fee as stated in the Fee Schedule. For Money Market, Cash Back Checking, Cash Back Student Checking, and Business Interest Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum daily balance requirement is not met each day of the crediting period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, interest is calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCOUNT LIMITATIONS — For Personal Savings, YouthSaver 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 Coverdell Education Savings accounts, withdrawals for educational purposes only and used by age 30 or account must be converted to Regular IRA. For IRA/Roth IRA Savings, Basic Checking, Cash Back Checking, Cash Back Student Checking, and Business Interest Checking accounts, no account limitations apply.

6. 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

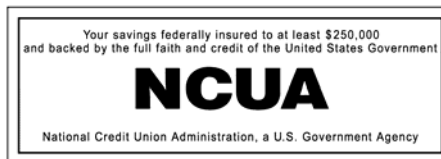
transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft 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.

7. 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	\$1.00 (funded by the Credit Union)
Number of Shares Required	1

8. RATES - The rates and fees appearing with this Schedule are accurate as of the effective 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.



PERSONAL ACCOUNTS FEE SCHEDULE
Savings and Checking Account Fees

Fee:	Amount:	What does this mean:
Maintenance Fee (Savings)	\$5.00 per month	Members who meet one of the following will not be assessed a maintenance fee: <ul style="list-style-type: none"> • have a \$500.00 combined average balance in all savings accounts • have a checking or loan product (including an open line of credit) • are under 25 or over 64 years of age • have a savings account established for less than 120 days
Maintenance Fee (Cash Back Checking)	\$6.00 per month	Members who meet one of the following will not be assessed a fee: <ul style="list-style-type: none"> • have a \$500.00 monthly average balance in the cash back checking account • have an incoming automatic deposit (Ex: Payroll, Social Security, Pension) • Perform any combination of 15 qualifying transactions in a month. Qualifying transactions include debit card and bill pay transactions. Debit Card Transactions must be posted to the account by the last day of the month. Excludes ATM transactions. • are under 25 years or older than 64 years
Maintenance Fee (Basic Checking)	\$10.00/\$15.00 per month	Members who have direct deposit will be assessed a \$10.00 monthly maintenance fee. Members who do not have direct deposit will be charged a \$15.00 monthly maintenance fee.
Paper Statement Fee	\$2.00 per statement	A \$2.00 fee is assessed for mailing paper statements to members with a checking account.
Insufficient Funds Charge (Returned)	\$30.00 per item	This fee is assessed when a check, automatic withdrawal, debit card transaction and/or ATM withdrawal is submitted to a checking account with non-sufficient funds to cover payment of the transaction. <ul style="list-style-type: none"> • The insufficient funds charge fee is \$25.00 per transaction for those under the age of 24 years.
OD Transfer Fee	\$5.00 per item	A \$5.00 fee is assessed when a check, automatic withdrawal, debit card transaction and/or ATM withdrawal (for \$5.00 or greater) is submitted to a checking account with non-sufficient funds to cover the payment requiring a transfer from a share account or line of credit to cover the charge. Members will not be assessed a fee for processing the transfer themselves via automatic transfers. Members are allowed 6 automatic transfers per savings account per month.
Premium Overdraft Fee	\$30.00 per item	A fee is assessed when a check, debit card transaction, and/or ATM withdrawal is submitted to a checking account with non-sufficient funds and the credit union pays the item. The member must qualify for and elect (if applicable) overdraft protection to cover the transaction.
Returned Check Charge	\$25.00 per item	A fee is assessed when a member deposits a check into their account and there are insufficient funds to cover the payment.
Stop Payment Fee	\$30.00 per item	A fee is assessed when a member requests a stop payment on an automatic transaction or check.
International Debit Card Transaction Fee	1.00% of transaction amount	A fee is assessed when a Credit Union ONE debit card is utilized for an international transaction.
ATM Out of Network Fee	\$1.50 per transaction	A fee is assessed when a Credit Union ONE member performs a transaction at a non-Credit Union ONE or non-CO-OP Network (Shared Branching) ATM.
Foreign Item Fee	\$7.00 per item	A fee is assessed when a member deposits a check into their account that is drawn on an institution outside of the United States.

Fee:	Amount:	What does this mean:
Domestic Wire WTH Fee	\$25.00 per transaction	A fee is assessed per outgoing wire transfer within the United States.
International Wire WTH Fee	\$50.00 per transaction	A fee is assessed per outgoing wire transfer outside of the United States.
Legal Processing Fee	\$75.00	A fee is assessed for processing legal requests including but not limited to garnishments and levies.
Online Inter-Institutional Fee	\$2.50 per transaction	A fee is assessed when a member performs an electronic deposit or withdrawal between their Credit Union ONE account and an account at another financial institution.
International Direct Transfer Fee	\$10.00 per transfer	A fee is assessed to process international direct transfers to select countries.
Acct Inactivity Fee	\$5.00 per month	A fee is assessed if an account has not had activity within the past 12 months: Excludes: IRAs, CDs, loans and minor accounts
Escheatment	\$50.00 per account	A fee is assessed if an account has not had activity with the past three years and is required to be escheated to the State of Michigan.
Returned Mail Fee	\$5.00	A fee is assessed if mail is returned to Credit Union ONE as non-deliverable.
Online Bill-Pay Expedited Check Payment Fee	\$19.95 per item	Credit Union ONE will expedite a payment for members through Online Bill-Pay. A fee will be assessed for each request made through Online Bill-Pay.
Service Center Withdrawal Fee	\$10.00	Members who maintain a \$500.00 combined average balance in all savings accounts, have a checking account, or any loan product with a balance will not be assessed this fee.
Debit Card Replacement Fee	\$5.00	Excludes cards that are re-issued connected to the normal card expiration date.
Insufficient Funds Charge (Paid)	\$30.00	A fee is assessed when an automatic withdrawal is submitted to a checking account with non-sufficient funds and the credit union pays the item. The member must qualify for overdraft protection to cover the transaction.
History Fee	\$2.00	A \$2.00 fee will be assessed for each transaction history printout.
Money Order	\$3.00 per item	A \$3.00 fee will be assessed per money order
Cashier's Check	\$3.00 per item	A \$3.00 fee will be assessed per cashier's check.
Non-Member Check Cashing	\$5.00 per check	A \$5.00 fee will be assessed for each check cashed by a non-member at a Credit Union ONE branch.
Returned Item Fee	\$30.00 per item	A \$30.00 fee will be assessed to return a preauthorized electronic transfer item presented against a savings account that exceeds the allowable six transfers per month.
Closure Fee	\$5.00	A fee is assessed on an account closed within the first 90 days of being opened.

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