

## 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 Interest	
<b>Money Market</b>	/ / / /	Monthly	Monthly	—	\$1,000.00	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Platinum Money Market</b> Requirements met (see Section 1)	/ /	Monthly	Monthly	\$100,000.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Requirements not met (see Section 1)	/							
<b>High Yield Checking Accounts</b> Requirements met (see Section 1)*	/ /	Monthly	Monthly	—	—	—	Average Daily Balance	—
Requirements not met (see Section 1)*	/							

### 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 all accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors.

The **Money Market** accounts are tiered rate accounts. If your average daily balance is from \$1,000.00 to \$9,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will

apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$99,999.99, the third interest rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the fourth interest rate and annual percentage yield listed for this account will apply. 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.

The **Platinum Money Market** accounts are tiered rate accounts. If your average daily balance is from \$100,000.00 to \$249,999.99, the first interest rate and

annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$250,000.00 or greater, the second interest rate and annual percentage yield listed for this account will apply. 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. You must be enrolled to receive E-Statements to earn the stated rates. If you are not enrolled to receive E-Statements or if your balance falls below \$100,000.00, the third Interest Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account.

\*For **High Yield Checking** accounts, If your Average Daily Balance is \$20,000.00 or below and you meet all of



the following minimum service qualifications during the statement cycle, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) At least 15 point-of-sale transactions performed with the debit card for the account that are non-PIN transactions; 2) Login to RRCU Home Banking twice per month 3) you have at least one (1) direct deposit or ACH; 4) a valid email address for electronic communication purposes; 5) receive e-statements. If your balance is greater than \$20,000.00 and you meet all of the minimum service qualifications, the second Interest Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service qualifications during a statement cycle, the third Interest Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements you will also receive ATM withdrawal surcharge fee refunds (upon presentation of ATM Receipt within the first 12 business days of the month) up to three (3) surcharged or \$7.00, per month, whichever is less. The High Yield Checking account is limited to two (2) PIN Debit Card transactions per day. All other transactions must be Non-PIN.

**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. For Money Market and Platinum Money Market accounts, 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 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 Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the crediting period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Money Market accounts, there is a minimum average daily balance required to earn the

annual percentage yield disclosed for the crediting 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, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting 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.

**5. ACCOUNT LIMITATIONS —** For Money Market accounts, you may make three (3) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Platinum Money Market accounts, you may make one (1) withdrawal per month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. No convenience checks, debit or ATM cards are allowed on the Platinum Money Market account. For High Yield 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

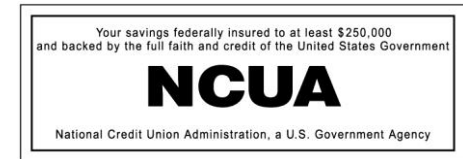
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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
Number of Shares Required	1

**8. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective 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.



SCHEDULE OF FEES AND CHARGES	
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$27.00/Item
One-time Debit Overdraft	\$25.00/Item
Overdraft	\$25.00/Item
Overdraft Protection	\$1.00/Item from Savings
Returned Item	\$10.00/Item
Stop Payment	\$24.00/Request
MONEY MARKET FEES	
Minimum Balance	\$15.00/if minimum average daily balance is not met
Excessive Withdrawal	\$15.00/Withdrawal if more than 3 withdrawals per month
PLATINUM MONEY MARKET FEES	
Excessive Withdrawal	\$100.00/Withdrawal if more than 1 withdrawals per month