



P.O. Box 51700
Livonia, MI 48151-5700

Truth-In-Savings Disclosure

Effective Date:

Maturity 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

| | Interest Rate/ Annual Percentage Yield (APY) | Rate Type | Minimum Opening Deposit | Interest Compounded | Interest Credited | Additional Deposits | Withdrawals | Renewable |
|---|--|------------|---|--|--|------------------------|--|-----------|
| <input type="checkbox"/> Regular Certificate | | Fixed Rate | <input type="checkbox"/> \$100.00 <input type="checkbox"/> \$500.00 <input type="checkbox"/> \$1,000.00 | <input type="checkbox"/> Quarterly <input type="checkbox"/> At Maturity | <input type="checkbox"/> Quarterly <input type="checkbox"/> At Maturity | Not Allowed | Allowed - See Transaction Limitations Section | Automatic |
| <input type="checkbox"/> 91 day | See Separate Rate Sheet | | | | | | | |
| <input type="checkbox"/> 6 Month | | | | | | | | |
| <input type="checkbox"/> 9 Month | | | | | | | | |
| <input type="checkbox"/> 12 Month | | | | | | | | |
| <input type="checkbox"/> 15 Month | | | | | | | | |
| <input type="checkbox"/> 18 Month | | | | | | | | |
| <input type="checkbox"/> 24 Month | | | | | | | | |
| <input type="checkbox"/> 30 Month | | | | | | | | |
| <input type="checkbox"/> 36 Month | | | | | | | | |
| <input type="checkbox"/> 48 Month | | | | | | | | |
| <input type="checkbox"/> 60 Month | | | | | | | | |

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Truth In Savings Disclosure | 1



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RATE SCHEDULE

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|---|--|------------|---|--|--|------------------------|--|-----------|
| <input type="checkbox"/> IRA Certificate | | Fixed Rate | <input type="checkbox"/> \$100.00 <input type="checkbox"/> \$500.00 <input type="checkbox"/> \$1,000.00 | <input type="checkbox"/> Quarterly <input type="checkbox"/> At Maturity | <input type="checkbox"/> Quarterly <input type="checkbox"/> At Maturity | Not Allowed | Allowed - See Transaction Limitations Section | Automatic |
| <input type="checkbox"/> 91 day | See Separate Rate Sheet | | | | | | | |
| <input type="checkbox"/> 6 Month | | | | | | | | |
| <input type="checkbox"/> 9 Month | | | | | | | | |
| <input type="checkbox"/> 12 Month | | | | | | | | |
| <input type="checkbox"/> 15 Month | | | | | | | | |
| <input type="checkbox"/> 18 Month | | | | | | | | |
| <input type="checkbox"/> 24 Month | | | | | | | | |
| <input type="checkbox"/> 30 Month | | | | | | | | |
| <input type="checkbox"/> 36 Month | | | | | | | | |
| <input type="checkbox"/> 48 Month | | | | | | | | |
| <input type="checkbox"/> 60 Month | | | | | | | | |
| <input type="checkbox"/> Save to Win Certificate | | Fixed Rate | \$25.00 | Quarterly | Quarterly | Allowed - No Limit | Allowed - See Transaction Limitations section | Automatic |
| 12 Month | See Separate Rate Sheet | | | | | | | |

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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 are fixed and will be in effect for the initial term of the account. For accounts subject to interest compounding, the annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. Regular Certificate and IRA Certificate accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Separate Rate Schedule. For tiered accounts, 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. For all accounts, at your option, you may choose to have interest credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have interest paid to you by check or transferred to another account, compounding will not apply.

3. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings 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 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.

4. ACCRUAL OF INTEREST — For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For Regular Certificate and IRA Certificate accounts, after your account is opened, you may make withdrawals subject to the early

withdrawal penalties stated below and your account will be closed. Partial withdrawals are not allowed. For Save to Win Certificate accounts, after your account is opened, you may make one (1) withdrawal per raffle period and will be subject to the withdrawal penalty below, if you exceed these limitations, your account will be closed.

6. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

7. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Regular Certificate and IRA Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

| | |
|-------------------------------|--------------------|
| Terms of 91 days | 30 days' interest |
| Terms of 6 to 9 months | 91 days' interest |
| Terms of longer than 9 months | 182 days' interest |

For Save to Win Certificate accounts, the amount of early withdrawal penalty is \$25.00.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

8. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

9. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

10. BONUS — For Save to Win certificate accounts, you may be eligible for cash prize drawings based on monthly deposits to your account. At the end of each month, you will receive one (1) entry for every \$25.00 increase in the balance of your Save to Win Certificate account during the month, with a maximum of ten (10) entries per month. Please refer to the "Save to Win Savings Promotion Raffle Official Account and Prize Entry Rules" for information on the frequency of drawings and dollar amount of cash prizes.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

| | |
|---------------------------|--------|
| Par Value of One Share | \$5.00 |
| Number of Shares Required | 1 |
| Membership Fee | \$2.00 |

