



ACCOUNT DISCLOSURE FOR SAVE IT SHARE ACCOUNT

SAVE IT DEBIT CARD ROUND-UP SAVINGS PROGRAM:

1. When you enroll in the Savelt Program, CU Community Credit Union will round-up the amount of any debit card purchases associated with your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your Savelt Share Account.
2. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we cancel the daily round-up transfer for that day.
3. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the Savelt Share Account. Credit transactions or adjustment transactions will not be rounded up.
4. The Credit Union reserves the right to cancel or modify the Savelt Debit Card Round-Up Savings Program at any time.

SAVE IT DEBIT CARD MATCH PROGRAM:

1. The Credit Union will match 10% of the daily round-up transfers that post to the Savelt Share Account in the first 30 days after enrolling in the program.
2. After the first 30 day period, the Credit Union will match 5% of the daily round-up transfers that post to the Savelt Share Account.
3. To receive the Credit Union Match ("CU Match"), you must be enrolled in the Savelt Debit Card Round-Up Savings Program and enrolled in E-Statements.
4. The CU match amount will be credited to the Savelt Share Account at the end of each calendar quarter based on the accumulated round-up contributions for that calendar quarter or the balance in the account at the end of the calendar quarter, whichever is less.
5. The annual cap on the CU match amount is \$250.00.
6. The annual amount of the CU match will be reported to the IRS on Form 1099-MISC.
7. The Credit Union reserves the right to cancel or modify the Savelt Debit Card Match Program at any time.
8. If you close your Savelt Share Account before the CU match amount is posted to the share, you will not receive the CU match for that calendar quarter.

RATE INFORMATION:

1. The dividend rate and annual percentage yield ("APY") for this account depend on the average daily balance in your account. The applicable dividend rate is paid on the entire balance in your account.
2. The dividend rate and the APY may change at any time at the sole discretion of CUCCU ("Credit Union").

MINIMUM BALANCE REQUIREMENTS:

1. There are no minimum balance requirements to open or maintain this share account.

DIVIDEND COMPOUNDING AND CREDITING:

1. Dividends are compounded and credited quarterly. For example:

- (a) The beginning date of the dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates.
 - (b) The dividend declaration date is the last day of the period and, for the example, is March 31.
2. If you close your account before dividends are credited, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD:

1. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the dividend period. The average daily balance is calculated by adding the balance in your account for each day of the period and dividing that figure by the number of days in that period.
2. Dividends will begin to accrue on the business day the roundup transfer is posted to the account.

FEE INFORMATION:

1. Fees and charges may be assessed against your account. See the accompanying General Fee Schedule for current fees.

NATIONAL CREDIT UNION SHARE INSURANCE FUND:

Member accounts at the Credit Union are federally insured to at least \$100,000 by the National Credit Union Administration.

WITHDRAWAL RESTRICTIONS:

The Credit Union reserves the right, at any time, to require members to give, in writing, not less than seven (7) days notice of intention to withdraw the whole or any part of the amounts so paid in the member's Savelt Share Account. No member may withdraw shareholdings that are pledged as required on secured loans without written approval, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without written approval.

TRANSACTION LIMITATIONS:

1. Deposits other than the daily Savelt transfer and quarterly match are not permitted on this Share Account.
2. ATM/Debit Card transactions are not permitted on this share account.
3. ACH deposits and withdrawals are not permitted on this share account.
4. Funds in the Savelt Share Account can not be used as overdraft protection for any other share account.
5. You have full access to the funds in your Savelt account at anytime. Please refer to your Truth In Savings brochure for withdrawal limitations associated with savings accounts.

OTHER TERMS AND CONDITIONS:

1. Changes in the terms and conditions of this account may be made at the discretion of the Credit Union. The Credit Union will give you advance notice of changes if required to do so under applicable law.
2. By opening an account and signing the Account Card, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, General Fee Schedule, and Rate Sheet which are incorporated by reference into this Disclosure.