

TRUTH IN SAVINGS DISCLOSURE

COMMON FEATURES FOR ALL SHARE PRODUCTS

BYLAW REQUIREMENTS

Each Member must complete payment of one share (\$5.00) in your Share account as a condition of admission to membership. This share must be maintained throughout your membership with the Credit Union.

DIVIDENDS

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

RATE INFORMATION The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors. 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. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

DIVIDEND PERIODS

Monthly - The beginning date of the first dividend period of the calendar year is January 1, and the ending date for such dividend period is January 31.*

Quarterly - The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31.*

Annual - The beginning date of the first dividend period for the Christmas Club for the calendar year is November 1 and the ending date of such dividend period is October 31 of the following year. The Vacation Club calendar year begins on May 1 and the ending date of such dividend period is April 30 of the following year.

**All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period; as noted in the examples above. If you close your share account before dividends are paid, you will not receive the accrued dividends.*

DAILY BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS (AS APPLICABLE)

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

FEES

There are no maintenance fees for any of our shares except the Health Savings Share Draft product. Additional fees may apply for services rendered on/for the account as a result of member request, due to non-sufficient funds, returned item fees, or other service listed on the fee schedule. These additional fees are identified in the AmeriChoice Federal Credit Union Fee Schedule.

TRANSACTION LIMITATION We reserve the right at any time to require not less than seven days notice in writing before each withdrawal from a dividend bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

NATIONAL CREDIT UNION SHARE INSURANCE FUND Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

SHARE ACCOUNTS

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SHARE SAVING

Transaction limitations*-

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic transfer, telephonic order or instruction, or computer transaction; including by check, draft, ATM/Debit Card (if applicable), or similar order to a third party.

Balance Requirements-

There is no minimum balance except the par (\$5.00)

Dividend Period-

Dividends are paid monthly

SUB-SHARE SAVINGS

Transaction limitations*-

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic transfer, telephonic order or instruction, or computer transaction; including by check, draft, ATM/Debit Card (if applicable), or similar order to a third party.

Balance Requirements-

There is no minimum balance requirement

Dividend Period-

Dividends are paid quarterly

SAVED THE CHANGE SAVINGS

(This account type is only offered with Save the Change Draft)

Transaction limitations*-

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic transfer, telephonic order or instruction, or computer transaction; including by check, draft, ATM/Debit Card (if applicable), or similar order to a third party.

Balance Requirements-

There is no minimum balance requirement

Dividend Period-

Dividends are paid quarterly

CHRISTMAS & VACATION CLUB ACCOUNTS

Transaction limitations*-

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order of instruction, or similar order to a third party.

Balance Requirements-

There is no minimum balance requirement

Dividend Period-

Dividends are paid annually-

Christmas club dividends are paid on November 1

Vacation Club dividends are paid on May 1

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MONEY MARKET

Transaction limitations*-

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic transfer, telephonic order or instruction, or computer transaction; including by check, draft, ATM/Debit Card (applicable), or similar order to a third party.

Balance Requirements-

There is no minimum balance requirement to open a money market share; a balance below \$2,500 will not earn dividends

Dividend Period-

Dividends are paid monthly

PREMIER MONEY MARKET

Transaction limitations*-

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic transfer, telephonic order or instruction, or computer transaction; including by check, draft, ATM/Debit Card (applicable), or similar order to a third party.

Balance Requirements-

There is no minimum balance requirement to open a premier money market share; a balance below \$50,000 will not earn dividends

Dividend Period-

Dividends are paid monthly

IRA SHARE ACCOUNT/COVERDELL EDUCATION SAVINGS ACCOUNT

Transaction Limitations*- You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. Contribution limits are governed by the Internal Revenue Service (IRS). You may obtain current limits by visiting www.irs.gov or contacting us directly.

Balance Requirements-

There is no minimum balance requirement to open an IRA or ESA share; a balance below \$100 will not earn dividends

Dividend Period-

Dividends are paid quarterly

*If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Credit Union.

SHARE DRAFT ACCOUNTS

SAVE THE CHANGE SHARE DRAFT

(Must have Save the Change Savings with this account type)

Account Features-

Each time a member uses their debit card, the transaction amount will be rounded up to the nearest dollar. The rounded up amounts will be pooled and at the end of the business day transferred in one lump sum into a special, separate savings account. If the rounded up amount (when transferred) puts the account into the negative, the amount will not be transferred.

Balance Requirements-

TRUTH IN SAVINGS DISCLOSURE

There is no minimum balance requirement to open a save the change share draft

Dividend Period-

Dividends are not paid for this share type

HASSLE FREE CHECKING ACCOUNT

Balance Requirements-

There is no minimum balance requirement

Dividend Period-

Dividends are not paid for this share type

DIVIDEND DRAFT PLUS

Account Features-

Dividend bearing draft account

Balance Requirements-

A balance of \$2,500 is required to earn dividends

Dividend Period-

Dividends are paid monthly

PREMIER CHECKING ACCOUNT

Account Features-

High yield dividend bearing account

Balance Requirements-

A balance of \$25,000 is required to earn dividends

Dividend Period-

Dividends are paid monthly

HEALTH SAVINGS DRAFT ACCOUNT

Contribution limits are set annually by the Internal Revenue Service (IRS). You may obtain the current limitations, which vary based on Individual or Family status, from the IRS website: www.irs.gov or by contacting us directly.

Balance Requirements-

There is no minimum balance requirement to open a health savings share draft; a balance below \$1000 will not earn dividends

Dividend Period-

Dividends are paid monthly

Fees-

There is an annual \$15 fee after the first year

SHARE CERTIFICATES

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 all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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Dividend Period: For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date. See *Common Features* for more detail.

Accrual of Dividends on Non-Cash Deposits (as applicable): Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Balance Requirements: Minimum balance required for opening and maintaining a certificate is \$500; you may not make deposits to the certificate unless you are within the 10 day grace period.

Transaction Limitations: You may make dividend withdrawals only from certificates with a maturity of over 1 year and you must make arrangements with us upon the opening of the account for periodic payments on the dividend crediting dates in lieu of crediting to the account.

Penalties: If any of the principal deposit is withdrawn before the maturity date, a penalty may be imposed: 1 year or less, 90 days dividend and if over 1 year, 180 days dividend. If you make a principal withdrawal, the penalty applies only to the amount withdrawn.

Automatic Renewal: This account will renew automatically at maturity. You will have ten (10) calendar days from the maturity date to withdraw your funds without being charged a penalty. You may prevent automatic renewal by: (1) written notice before maturity, (2) withdrawal of funds at maturity or within the grace period, (3) written notice received within the grace period. The dividend rate and annual percentage yield at which your share certificate will automatically renew will equal the rate of earnings on certificates of this type as of your maturity date*. The Credit Union reserves the right to prevent automatic renewal by written notice to the member within a reasonable time.

Non-Transferrable/Non-Negotiable: Your account is non-transferrable and non-negotiable.

*Promotional certificates renew at the lesser current term closest to the promotional term

IRA SHARE CERTIFICATES

All the above share certificate disclosures apply to IRA Share Certificates with the exception that early withdrawal may result in not only the penalties noted above, but may also have tax penalty implications (consult your tax advisor for specifics). Mandatory retirement distributions (70 1/2 years of age) will not result in a penalty from the Credit Union; however normal (59 1/2 years of age to mandatory age) retirement distributions may be subject to penalty.

COVERDELL EDUCATION SAVINGS CERTIFICATES

All the above share certificate disclosures apply to Coverdell Education Certificates; a tax penalty may apply if the funds are not used for purposes governed by the the Internal Revenue Service (IRS), go to www.IRS.gov or contact the IRS directly.

Rates and fees appearing in this disclosure are accurate as of the EFFECTIVE DATE indicated on this Truth-in-Savings Disclosure. For our current rates and schedule of fees information, please visit us at www.americhoice.org or call the Credit Union at (800) 240-4364 or (717) 697-3474.