VISION ONE
CREDIT UNION

TRUTH IN SAVINGS

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. **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 Savings, IRA Savings, Cookie Jar, Young Saver, Money Market, IRA Money Market, Health Savings, Choice Checking and Preferred Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date, which is set forth in the rate schedule. The Savings, IRA Savings, Cookie Jar, and Young Saver dividend tier begins between $25.00 - $499.00. If your average daily balance is from $100.00 to $499.99, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is $500.00 or greater, the third dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Money Market accounts are tiered rate accounts. If your average daily balance is from $2,500.00 to $9,999.99, the first dividend 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 dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $25,000.00 to $49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $550,000.00 to $89,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is $90,000.00 to $249,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is $250,000.00 or greater, the sixth dividend rate annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The IRA Money Market is a Tiered rate account. If your average daily balance is from $100.00 to $2,499.99, the first dividend rate and annual percentage yield listed for this account in the rate schedule will apply. If your average daily balance is from $2,500.00 to $9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $10,000.00 to $24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $25,000.00 to $49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $50,000.00 to $89,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $90,000.00 to $249,999.99, the sixth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $250,000.00 or greater, the seventh dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. **Nature of Dividends** - For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

3. **Dividend Compounding and Crediting** - The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the rate schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. **Accrual of Dividends** - For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before the dividends are credited, you will not receive the accrued dividends.

5. **Balance Information** - To open any account you must deposit or already have on deposit at lease the par value of one full share in any account. The par value of one full share is stated in the Fee Schedule. For Young Saver accounts, you must be 18 years of age or younger to open this account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Savings, IRA Savings, Cookie Jar, Young Saver, Money Market, and IRA Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the month. If the minimum average daily balance is not met during the month, there will be a service fee as stated in the Rate Schedule. "For Choice Checking and Preferred Checking accounts, there is a minimum balance required at the time the fee is assessed to avoid a service fee during any calendar month. For Preferred Checking accounts, you must maintain a minimum balance in combined savings, checking and certificate accounts, which are based on the same member number. The applicable minimum balance requirements are set forth in the Rate Schedule. If the combined minimum balance requirement is not met, you may be charged a fee as disclosed in the Fee Schedule. For Savings, IRA Savings, Cookie Jar, Young Saver, Money Market, IRA Money Market, Choice Checking and Preferred Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance 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 on the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The 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.

6. **Account Limitations** - For Savings, IRA Savings, Young Saver, Money Market and IRA 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 pre-authorized, 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 Savings and Young Saver accounts, you may be charged a fee as disclosed in the Fee Schedule for any withdrawal or transfer in excess of three (3) per month. For Cookie Jar accounts, deposits of $5.00 or more per month are required to maintain your account. You may be charged a fee as disclosed in the Fee Schedule for any withdrawal or transfer in excess of three (3) per year. After 60 days of inactivity, the account will be converted to a Regular Share account. For Health Savings accounts, Choice Checking and Preferred Checking accounts, no account limitations apply.

7. **Fees for Overdrawing Accounts** - Fees for overdrawing your account may be imposed on each check, draft item, ATM transaction and onetime debit transaction (if member has consented to overdraft protection plan for ATM and on-time debit card transactions), pre-authorized 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 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.

The rates appearing with the Rate Schedule are accurate as of the last dividend declaration date indicated. If you have any questions, or require current rate and fee information on your accounts, please contact the Credit Union.

TRUTH IN SAVINGS DISCLOSURE			
	Dividends Compounded	Dividends Credited	Dividend Period
Savings	Monthly	Monthly	Monthly (Calendar)
IRA Savings	Monthly	Monthly	Monthly (Calendar)
Cookie Jar	Monthly	Monthly	Monthly (Calendar)
Young Saver	Monthly	Monthly	Monthly (Calendar)
Money Market	Monthly	Monthly	Monthly (Calendar)
IRA Money Market	Monthly	Monthly	Monthly (Calendar)
Health Savings	Monthly	Monthly	Monthly (Calendar)
Choice Checking	N/A	N/A	N/A
Preferred Checking	Monthly	Monthly	Monthly (Calendar)

	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn Stated APY
Savings	$25.00	$25.00	$100.00
IRA Savings	$50.00	$25.00	$100.00
Cookie Jar	$25.00	$25.00	$100.00
Young Saver	$25.00	$25.00	$25.00
Money Market	$2,500.00	$2,500.00	$2,500.00
IRA Money Market	$2,500.00	$2,500.00	$100.00
Health Savings	$100.00	N/A	$500.00
Choice Checking	$100.00	$2,500.00	N/A
Preferred Checking	$100.00	$2,500.00 (See Section 5)	$500.00

	Balance Method to Calculate Dividends	See Paragraph 6
Savings	Average Daily Balance	Account Transfer Limitations Apply
IRA Savings	Average Daily Balance	Account Transfer Limitations Apply
Cookie Jar	Average Daily Balance	Account Transfer, Withdrawal & Deposit Limitations Apply
Young Saver	Average Daily Balance	Account Transfer Limitations Apply
Money Market	Average Daily Balance	Account Transfer Limitations Apply
IRA Money Market	Average Daily Balance	Account Transfer Limitations Apply
Health Savings	Average Daily Balance	N/A
Choice Checking	N/A	Account Withdrawal Limitations Apply
Preferred Checking	Average Daily Balance	N/A