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 Bristol, CT 06010  
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## 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	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	.05 / .05	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$250.00*	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Miscellaneous Share	.05 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	.05 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	.05 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Summer Club	.05 / .05	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Accumulation	.10 / .10	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Money Market	\$100.00 to \$2,499.99 .05 / .05 \$2,500.00 to \$24,999.99 .15 / .15 \$25,000.00 to \$74,999.99 .25 / .25 \$75,000.00 or greater .30 / .30	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Checking	—	—	—	—	—	—	—	—	—



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## ACCOUNT DISCLOSURES

**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 Regular Share, Miscellaneous Share, Christmas Club, Vacation Club, Summer Club, IRA Accumulation, and Money Market 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share, Miscellaneous Share, Christmas Club, Vacation Club, Summer Club, IRA Accumulation, and Money Market accounts, if you close your account before accrued 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 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 Regular Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Regular Share, Miscellaneous Share, Christmas Club, Vacation Club, Summer Club, and Money Market 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 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, 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 principal 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 Regular Share, Miscellaneous Share, Christmas Club, Vacation Club, Summer Club, and 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 preauthorized, 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 IRA Accumulation accounts, you may not make any preauthorized, automatic, Automated Clearing House (ACH), bill payment system, telephone, audio response, fax or Internet banking withdrawals/transfers from your account at anytime. For 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 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 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 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.

**8. 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	\$5.00
Number of Shares Required	1

**9. RATES** — The rates appearing with this 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.

<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Closure	\$10.00 if account closed within 90 days
Account Reconciliation	\$25.00/Hour
Account Research	\$25.00/Hour
Automatic Transfer	\$10.00/Transfer NSF or Uncollected Funds
Certified Check	\$10.00/Check
Deposit Item Return	\$20.00/Item
Deposit of a Foreign Item	\$6.00/Item
Legal Process (tax levies, summons)	\$50.00/Process
Money Order	\$3.50/Money Order up to and including \$1,000.00
Returned Statement Handling	\$5.00/Month
Statement Copy	\$5.00/Copy
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer (Outgoing – International)	\$35.00/Transfer
Bank Check	\$5.00/Check must be over \$1,000.00 payable to a third party
Bank Check	\$3.00/Check over 4 per month, payable to account owners
Stop Payment on Bank Check	\$25.00/Request
Check Cashing	\$3.00/Check waived if 18 or under, 65 or over, or total deposit account(s) balance(s) over \$200.00 or you have a loan
Excessive Transaction Fee (Applies to Savings and Money Market accounts that exceed the regulatory limitations)	\$5.00/transaction max \$25/day
Interim Statement	\$2.00/Copy
<b>CHECKING ACCOUNT FEES</b>	
Check/Share Draft Printing	Prices may vary depending upon style
Inactive Account	\$10.00/Month after 6 months
NSF	\$32.00/Item paid using member privilege or returned
Uncollected Funds	\$32.00/Item paid using member privilege or returned
Auto Transfer (NSF or Uncollected Funds)	\$10.00/Transfer
Stop Payment	\$25.00/Request
Copy of Check	\$5.00/Item

Monthly Maintenance	\$2.00/Month waived if 65 or over or have e-statements
Sustained Negative Balance	\$20.00 after 31 days
Temporary Checks	\$1.00/Sheet
<b>EFT FEES</b>	
NSF	\$32.00/Item paid using member privilege or returned
Uncollected Funds	\$32.00/Item paid using member privilege or returned
Auto Transfer (NSF or Uncollected Funds)	\$10.00/Transfer
Stop Payment	\$25.00/Request
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
ATM/Debit Card Replacement	\$10.00/Card Rush delivery options are available upon request (additional charges apply based on option requested)
Bill Pay Popmoney - Send Money	\$0.75 3 days receipt
Bill Pay Popmoney - Send Money	\$1.50 Next day receipt
Bill Pay Popmoney - Request money	\$0.75 3 days receipt
Bill Pay - Overnight Check Payment	\$14.95/Check Payment
Bill Pay - Reinstate	\$50.00
Bill Pay - Same Day Electronic Payment	\$9.95
<b>SAFE DEPOSIT BOX FEES</b>	
3" x 5" Box	\$30.00/Year
5" x 5" Box	\$60.00/Year
5" x 10" Box	\$90.00/Year
10" x 10" Box	\$135.00/Year
Change of Locks	\$125.00
Lost Key	\$20.00
<b>SPECIFIC ACCOUNT FEES</b>	
IRA Accumulation - Transfer to another Custodian	\$20.00/Transfer
Regular Share - Minimum Balance*	\$3.00/Month waived if 18 or under, 65 or over, or total deposit account(s) balance(s) over \$250.00 or you have a loan

#### LOCATIONS

Main Office  
25 North Street  
Bristol, CT 06010

Branch Office  
902 Stafford Avenue  
Bristol, CT 06010

Mailing Address  
P.O. Box 698  
Bristol, CT 06011-0698  
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