

TRUTH IN SAVINGS DISCLOSURE

VALUE SHARES ACCOUNT

Rate Information

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period

For this account type, the dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend declaration date follows the ending date of a dividend period.

Minimum Balance Requirements

The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$250.00 in your account to obtain the disclosed annual percentage yield.

Average Daily Balance Computation Method

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar month.

Accrual of Dividends on Noncash Deposits

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

Transaction Limitations

During any month, 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 pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Nature of Dividends

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

Prospective Dividend Rate

If your average daily balance is \$250.00 or more the prospective rates for the current dividend period are:

Dividend Rate _____%

Annual Percentage Yield _____%



TRUTH IN SAVINGS DISCLOSURE

TETHER SHARE ACCOUNT

Rate Information

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period

For this account type, the dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend declaration date follows the ending date of a dividend period.

Minimum Balance Requirements

The minimum balance required to open this account is \$5.00. You must maintain a minimum average daily balance of \$50.00 in your account to obtain the disclosed annual percentage yield.

Average Daily Balance Computation Method

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar month.

Transaction Limitations

Electronic statements are required for this account.

The Tether Share Draft account is required upon opening this account and both must stay open and active to qualify for this account. Upon closure of either account, both the Tether Share Draft Account and Tether Share Account will be closed.

During any month, 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 pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Statement Frequency

Quarterly unless an electronic transaction has occurred then monthly.

Bonus Dividends

You must make a monthly deposit/transfer of \$50.00 or more, by electronic means such as online banking, interactive voice response via our automated phone system, ACH deposits or any other non-human assisted deposit/transfer in order to obtain the disclosed annual percentage yield up to an average daily balance of \$15,000.00.

Accrual of Dividends on Noncash Deposits

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

Nature of Dividends

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

Prospective Dividend Rate

If your average daily balance is \$50.00 or more the prospective rates for the current dividend period are:

Dividend Rate _____%

Annual Percentage Yield _____%

If your average daily balance is below \$15,000.01 and you have completed a minimum of one electronic deposit/transfer of a minimum of \$50.00 the prospective rates for the current dividend period are:

Dividend Rate _____%

Annual Percentage Yield _____%



TRUTH IN SAVINGS DISCLOSURE OVERDRAFT SHARE ACCOUNT

Rate Information

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period

For this account type, the dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend declaration date follows the ending date of a dividend period.

Minimum Balance Requirements

The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$500.00 in your account to obtain the disclosed annual percentage yield.

Average Daily Balance Computation Method

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar month.

Accrual of Dividends on Noncash Deposits

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

Transaction Limitations

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Overdraft Transfer Fee

There is a \$1.50 fee per occurrence.

Nature of Dividends

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

Prospective Dividend Rate

If your average daily balance is \$500.00 or more the prospective rates for the current dividend period are:

Dividend Rate _____%

Annual Percentage Yield _____%



TRUTH IN SAVINGS DISCLOSURE TETHER SHARE DRAFT ACCOUNT

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance to open this account is \$25.00.

Statement Frequency

Monthly

Overdraft Protection

Transfers can be made from an Overdraft Shares to cover an overdraft and will be subject to a \$3.00 overdraft transfer fee.

Transaction Limitations and Fees

Electronic statements are required for this account. The Tether Share account is required upon opening this account and both must stay open and active to qualify for this account. Upon closure of either account, both the Tether Share Draft Account and Tether Share Account will be closed.



TRUTH IN SAVINGS DISCLOSURE BRIDGE SHARE DRAFT ACCOUNT

Rate Information

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period

For this account type, the dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend declaration date follows the ending date of a dividend period.

Average Daily Balance Computation Method

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar month.

Minimum Balance Requirements

The minimum balance required to open this account is \$25.00. You must maintain a minimum daily balance of \$500.00 in your account to avoid a monthly service fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge fee of \$6.00 for that month.

You must maintain a minimum average daily balance of \$1,000.00 in your account to obtain the disclosed annual percentage yield.

Accrual of Dividends on Noncash Deposits

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

Transaction Limitations

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Nature of Dividends

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

Prospective Dividend Rate

If your average daily balance is \$1,000.00 or more the prospective rates for the current dividend period are:

Dividend Rate _____%

Annual Percentage Yield _____%



TRUTH IN SAVINGS DISCLOSURE REPLENISH SHARE DRAFT ACCOUNT

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance to open this account is \$25.00.

Transaction Limitations and Fees

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Overdraft protection is not provided with this account. Transfers can be made from an Overdraft Share account to cover overdrafts. Each transfer made by the Credit Union from an Overdraft Shares to cover an overdraft will be subject to a \$3 overdraft transfer fee.



TRUTH IN SAVINGS DISCLOSURE

FOCUS MONEY MARKET ACCOUNT

Rate Information

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding Frequency

Interest will be compounded daily. Interest will be credited to your account monthly.

Minimum Balance Requirements

The minimum balance required to open this account is \$100.00. You must maintain a daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the exact daily balance in the account for each day.

Accrual of Interest on Noncash Deposits

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

Transaction Limitations

The minimum deposit we allow is \$100.00 per deposit. The minimum amount you may withdraw is \$100.00 per withdrawal. During any month, 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 pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Nature of Dividends

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

Prospective Dividend Rate

Average Daily Balance		Dividend Rate*	Annual Percentage Yield*
More Than	Less Than		
\$2499.99	\$10,000.00	%	%
\$9999.99	\$25000.00	%	%
\$24,999.00 or more		%	%

*for the entire balance



TRUTH IN SAVINGS DISCLOSURE

HIGH YIELD MONEY MARKET ACCOUNT

Rate Information

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding Frequency

Interest will be compounded daily. Interest will be credited to your account monthly.

Minimum Balance Requirements

The minimum balance required to open this account is \$25,000.00. You must maintain a daily balance of \$25,000.00 in your account to obtain the disclosed annual percentage yield.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Accrual of Interest on Noncash Deposits

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

Transaction Limitations

The minimum deposit we allow is \$100.00 per deposit. The minimum amount you may withdraw is \$100.00 per withdrawal. During any month, 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 pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Nature of Dividends

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

Prospective Dividend Rate

Average Daily Balance		Dividend Rate*	Annual Percentage Yield*
More Than	Less Than		
\$24,999.99	\$75,000.00	%	%
\$74,999.99	\$150,000.00	%	%
\$149,999.99	\$250,000.00	%	%
\$250,000.00 or more		%	%

*for the entire balance



TRUTH IN SAVINGS DISCLOSURE

VISION MONEY MARKET ACCOUNT

Rate Information

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding Frequency

Interest will be compounded daily. Interest will be credited to your account monthly.

Minimum Balance Requirements

The minimum balance required to open this account is \$25,000.00. You must maintain a daily balance of \$25,000.00 in your account to obtain the disclosed annual percentage yield. You must maintain a daily balance of \$25,000.00 to avoid a monthly service fee. If, during any monthly statement cycle, your account balance falls below \$25,000.00 your account will be subject to a monthly service charge fee of \$15.00 for that month.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a periodic rate to the exact daily balance in the account for each day.

Accrual of Interest on Noncash Deposits

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

Transaction Limitations

During any month, 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 pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party. Only three of these can be by check. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Nature of Dividends

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

Prospective Dividend Rate

Average Daily Balance		Dividend Rate*	Annual Percentage Yield*
More Than	Less Than		
\$24,999.99	\$50,000.00	%	%
\$49,999.99	\$100,000.00	%	%
\$100,000.00 or more		%	%

*for the entire balance



TRUTH IN SAVINGS DISCLOSURE SHARE CERTIFICATE SPECIAL

Compounding Frequency

Unless otherwise paid, dividends will be compounded every _____.

Crediting Frequency

Dividends will be credited to your account every _____.

Minimum Balance Requirements

Minimum balance required to open this account \$ _____.

Minimum daily balance to obtain the disclosed annual percentage yield \$ _____.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Accrual of Dividends on Noncash Deposits

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

Time Requirements

Your account will mature _____.

Nature of Dividends

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

Early Withdrawal Penalties

A penalty may be imposed for withdrawals before maturity

The penalty is forfeiture of all dividends earned and paid to the account at time of early withdrawal. There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty. On IRA accounts, see your plan disclosure for other possible penalties that may apply. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically Renewable Account

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.

Each renewal term will be in a term equal to or less than the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Prospective Dividend Rate

Minimum Balance		Dividend Rate	Annual Percentage Yield
More Than	Less Than		
\$9,999.99*	\$50,000.00*	%	%
\$49,999.99 or more		%	%
*This rate <input type="checkbox"/> does <input type="checkbox"/> does not include a 0.25% APY bonus for maintaining a checking account with direct deposit at Horizon Credit Union.			



TRUTH IN SAVINGS DISCLOSURE

SHARE CERTIFICATE SPECIAL - NO PENALTY

Rate Information

The rates on your term share account are:

Dividend Rate _____ %

Annual Percentage Yield _____ %

You will be paid this rate until first maturity.

Compounding Frequency

Unless otherwise paid, dividends will be compounded at maturity.

Crediting Frequency

Dividends will be credited to your account at maturity.

Minimum Balance Requirements

Minimum balance required to open this account \$ _____.

Minimum daily balance to obtain the disclosed annual percentage yield \$ _____.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Accrual of Dividends on Noncash Deposits

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

Time Requirements

Your account will mature _____.

Nature of Dividends

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

Transaction Limitations

After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal and/or dividends, on an exception basis, from your account before maturity only if we agree at the time you request the withdrawal. Withdrawal of dividends prior to maturity is not allowed.

Early Withdrawal Penalties

There is no penalty for early withdrawal.

Automatically Renewable Account

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.

Each renewal term will be in a term equal to or less than the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.



TRUTH IN SAVINGS DISCLOSURE SHARE CERTIFICATE

Rate Information

The rates on your term share account are:

Dividend Rate _____ %

Annual Percentage Yield _____ %

You will be paid this rate until first maturity.

Compounding Frequency

Unless otherwise paid, dividends will be compounded every

_____.

Crediting Frequency

Dividends will be credited to your account every _____.

Alternatively, you may choose to have dividends paid to you or another account every _____ rather than credited to this account.

Minimum Balance Requirements

Minimum balance required to open this account \$ _____.

Minimum daily balance to obtain the disclosed annual percentage yield \$ _____.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Accrual of Dividends on Noncash Deposits

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

Time Requirements

Your account will mature _____.

Nature of Dividends

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

Transaction Limitations

After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal and/or dividends, on an exception basis, from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw dividends after they are credited to your account.

Early Withdrawal Penalties

A penalty may be imposed for withdrawals before maturity

The penalty imposed will be as follows: on terms 12 months and less the penalty will be 90 days dividends. On terms 13 months and over the penalty will be 180 days dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty. On IRA accounts, see your plan disclosure for other possible penalties that may apply.

Automatically Renewable Account

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.

Each renewal term will be in a term the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.



TRUTH IN SAVINGS DISCLOSURE

STEPPED RATE CERTIFICATE

Rate Information

The dividend rate on your term share account is 2.00% for the first 12 months, 2.75% for the second 12 months and 3.75% for the third 12 months. The blended Annual Percentage Yield (APY) is 2.86%. You will be paid this rate until first maturity. This assumes principal and interest remain on deposit for the term of the share certificate.

Compounding Frequency

Unless otherwise paid, dividends will be compounded monthly.

Crediting Frequency

Dividends will be credited to your account every month.

Minimum Balance Requirements

The minimum balance required to open this account is \$5,000.00. You must maintain a minimum daily balance of \$5,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Accrual of Dividends on Noncash Deposits

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

Transaction Limitations

After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal and/or dividends, on an exception basis, from your account before maturity only if we agree at the time you request the withdrawal. Principal and/or dividends withdrawn before maturity is included in the amount subject to early withdrawal penalty. Withdrawal of dividends prior to maturity is not allowed and subject to early withdrawal penalties.

Time Requirements

Your account will mature _____.

Early Withdrawal Penalties

A penalty may be imposed for withdrawals before maturity

The penalty imposed will be as follows: The penalty is forfeiture of 6 months dividends earned on the account at time of early withdrawal. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically Renewable Account

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.

Each renewal term will be in a term equal to or less than the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Nature of Dividends

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

