

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 _____ %

