

Truth-In-Savings Account Disclosure

Rate Information – Dividend rates and annual percentage yield (APY) may change every month as determined by DEXSTA FCU's Board of Directors. The annual percentage yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on a share 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 the Credit Union anticipates paying for the applicable dividend period. The actual dividend rate paid will be based on the Board's declaration of dividends for the applicable dividend period.

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

Dividend Compounding and Crediting:

Shares: Dividends on shares will be compounded monthly. The dividend period will be from the first day to the last day of each month. Dividends are calculated on the last day of each month and credited to your account on that day.

Share Certificates: Dividends on certificates will be compounded monthly. The dividend period will be from the 16th of each month to the 15th of the following month. Dividends are calculated and posted to your account on the 16th of each month. An option exists for dividends to be credited monthly or at maturity on a six-month certificate. The dividend period for this option is the term of the certificate.

Balance Computation Method – For all dividend-bearing accounts, dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the share each day.

Accrual of Dividends – Dividends begin to accrue on the effective date of deposits received. If you close an account prior to the end of a dividend period, dividends will be paid through the closed date.

Balance Information:

Primary, Additional, Insurance, Holiday Club and IRA Savings Shares – To open any account, you must deposit the minimum required share(s) in a primary share savings account. The par value for a share at DEXSTA FCU is \$5 with a minimum of one share required to maintain membership. No minimum balance requirements apply for additional, insurance, holiday club or IRA savings shares.

High Yield Savings – A minimum balance of \$10,000 is required to be maintained at all times to earn the disclosed APY.

Share Draft/Checking – No minimum balance requirements apply for this account type.

Money Market – A minimum balance of \$5,000 is required to be maintained at all times to earn the disclosed APY.

Share Certificates – A minimum balance of \$1,000 is required to be maintained to earn the disclosed APY.

IRA Certificates – A minimum balance of \$100 is required to be maintained to earn the disclosed APY.

Account Limitations:

Primary, Additional, Insurance, Holiday Club and IRA Savings Shares – You may make no more than six transfers and withdrawals from your account to another account of yours or to a third party in any calendar month by any means.

Holiday Club – The entire balance of this share will be transferred on the first banking day in October, and the account will remain open. If you withdraw any funds prior to the October transfer, we will close your Holiday Club and pay you the full balance. You may make transfers or withdrawals in the first seven days after the share is opened without restriction.

High Yield Savings – You may only make one withdrawal of any kind from your High Yield Savings during any calendar month. The penalty indicated on the fee schedule will be charged for each withdrawal beyond one. If your account balance falls below the minimum balance requirement, the penalty indicated on the fee schedule will be charged.

Money Market – You may only make three withdrawals of any kind from your Money Market during any calendar month. The penalty indicated on the fee schedule will be charged for each withdrawal beyond three.

Share and IRA Certificates – Your certificate will renew automatically at maturity. You will receive a maturity notice at least 10 days before it matures. Upon maturity, if no communication is received, your certificate balance will renew at the posted interest rate on our Rate and Fee Schedule. You have a grace period of ten calendar days after maturity to withdrawal funds without a penalty. We may impose a penalty if you withdraw any of the principal before the maturity date. If dividends have already been paid, the penalty will be deducted from principal. Additional deposits are limited to those to the maximum amount allowed by federal law.

Account Restrictions – Your account is non-transferable and non-negotiable. Funds in your account may not be pledged to secure any obligation of yours, except obligations with DEXSTA. IRA Certificates may not be pledged as collateral.

Fees and Charges – Fees and charges that may be assessed against your account are disclosed in the rate and fee schedule. You authorize us to charge any account in which you have an ownership interest for any such fees or charges assessed without notice to you.

Membership – As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth herein. Par value of one share: \$5.00. Number of shares required: 1

Insurance – Your savings are federally insured to at least \$250,000 by the National Credit Union Share Insurance Fund. Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.