



# TRUTH-IN-SAVINGS DISCLOSURE

Effective Date

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Regular Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$100.00	\$100.00	Daily Balance	Account Transfer limitations apply
Special/Christmas Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	\$100.00	—	Daily Balance	Account Transfer limitations apply Withdrawal limitations apply
IRA Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Daily Balance	Account Transfer limitations apply
Star Savers/Club Nebula Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	—	Daily Balance	Account Transfer limitations apply
Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	Account Transfer limitations apply
Insurance Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	\$100.00	Daily Balance	Account Transfer limitations apply
Regular Checking Accounts	/	—	—	—	—	\$100.00	—	—	—
Cash Pro Checking Accounts	/	—	—	—	—	\$100.00	—	—	—

## 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 Savings, Special/Christmas Club, IRA Savings, Star Savers/Club Nebula and Insurance Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For 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.

**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 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 noncash 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. However, for Special/Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Savings account. The par value amount is \$25.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Savings, Money Market, Regular Checking and Cash Pro Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the month. For the Regular Checking and Cash Pro Checking accounts, if the minimum daily balance is not met during each day of the month there will be a service fee as stated in the Fee Schedule. For Regular Savings and Money Market accounts, if the minimum daily balance is not met during each day of the dividend period there will be a service fee as stated in the Fee Schedule. For Regular Savings, Money Market and Insurance Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the

Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Regular Savings, IRA Savings, Star Savers/Club Nebula, Money Market and Insurance Savings 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 Star Savers/Club Nebula accounts, the entire balance in the account will be transferred to a Regular Savings account once you become 19 years of age. For Special/Christmas Club accounts, the entire balance will be made available for withdrawal without any fee on or after November 1st through December 31 and the account will remain open. For Special/Christmas Club accounts, if you withdraw from your account during the club period, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Regular Checking and Cash Pro 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 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

**FEE SCHEDULE**  
Effective March 1, 2017

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.

**Share Value**

- Par Value of One Share.....\$ 25.00

The rates and fees appearing in 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 and fee information on your accounts, please call the Credit Union.

**Share Savings**

Monthly Service Charge \$5  
(waived if account maintains a minimum\* cumulative balance of \$100, or member has an active loan with a balance of over \$100)

**Checking**

Monthly Service Charge \$5  
(waived if account maintains a minimum\* cumulative balance of \$100, or member has an active loan with a balance of over \$100)

Copy of Check \$5 / Check  
Copy of Check Faxed \$7 / Page  
Debit Card Replacement  
    One per year no charge, subsequent \$5 / Card  
Debit Photocopy \$8 / Copy  
Overdraft \$30 / Item  
Overdraft Transfer \$3 / Transfer  
Stop Payment \$20 / Request  
Stop Payment (series of checks) \$25 / Series

**Money Market**

Monthly Service Charge No Fee  
Daily Balance Above \$1,000 No Fee  
Daily Balance Below \$1,000 \$10 / Month  
Per Check (subsequent to first 3 at no charge) \$20 / Check  
Overdraft \$30 / Check

\*The lowest balance each savings account (i.e. savings, IRA, Certificate, Money Market) has had during the course of the month together, or aggregated. If that total is below \$100, the service charge will apply.

The rates and fees appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the credit union.

**Other Fees**

Abandoned / Inactive Account \$30  
Account Closure \$25  
(Fee per account if closed within six (6) months of opening. After six months, no fee.)  
Account Reconciliation/Research \$36 / Hour  
Business Accounts \$20 / Month  
Certified Check \$6 / Check  
Christmas Club Early Withdrawal \$1  
Copy of Cleared Teller Check \$5 Each  
Copy of Statement \$5  
(per statement)  
Garnishment / Levy Served \$25 Each  
Linn-Co Teller Checks  
(Payable to other than the member) \$3 / Check  
Mailed Receipt \$1 / Mailing  
Money Order \$1.50 Each  
Mortgage Payoff Statement \$20 / Request  
(First request at no charge)  
Notary Fee (Non-Member) \$5 Each  
Pay by Phone Loan Payment \$10 Each  
Photocopy \$1 / Page  
Returned Item \$10 / Item  
(i.e. check, ACH, etc)  
Returned Mail \$2 / Item  
Skip Payment \$25 / Loan  
Special Item Processing \$25  
Trust Document Legal Review \$125

**Wire Transfers**

Incoming to Member \$10 / Transfer  
Outgoing to Bank \$30 / Transfer