

UNDERSTANDING YOUR ACCOUNT

TRUTH IN SAVINGS

TRUTH-IN-SAVINGS DISCLOSURE

SHARE CERTIFICATE 3-month and 6-month

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account monthly or at maturity. Alternatively, you may choose to have dividends paid to you or to another account (_____) every month rather than credited to this account.

Dividend period - For this account type, the dividend period is _____.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum average 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 monthly the term of the Certificate.

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 from your account before maturity as long as the account balance does not fall below \$500.00. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Other than payment of dividends as described in the crediting frequency paragraph, you may not withdraw dividends from your account before maturity.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will be:

- all dividends that have been earned not to exceed 90 days.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you notify us by telephone before maturity or we receive written notice from you before maturity of your intention not to renew. 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 funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same rate 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.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

SHARE CERTIFICATE

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every quarter.

Crediting frequency - Dividends will be credited to your account every quarter. Alternatively, you may choose to have dividends paid to you or to another account (_____) every quarter rather than credited to this account.

Dividend period - For this account type, the dividend period is quarterly.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum average 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 quarterly.

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 from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of more than six months but one year or less:

The penalty we may impose will be:

- all dividends that have been earned not to exceed 90 days.

- If your account has an original maturity of more than one year:

The penalty we may impose will be:

- all dividends that have been earned not to exceed 180 days.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption



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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 notify us by telephone before maturity or we receive written notice from you before maturity of your intention not to renew. 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 funds will be placed in a dividend-bearing account.

Each renewal term will be 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.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

_____ IRA SHARE CERTIFICATE

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every quarter.

Crediting frequency - Dividends will be credited to your account (_____) every month quarter. Alternatively, you may choose to have dividends paid to you or to another account every month quarter rather than credited to this account.

Dividend period - For this account type, the dividend period is _____.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum average 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 monthly quarterly.

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 unlimited additions into your account.

There are no limitations on the frequency or timing of additions.

You may make withdrawals of principal from your account before maturity as long as the account balance does not fall below \$500.00. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity) -

- If your account has an original maturity of more than six months but one year or less:

The penalty we may impose will be:

- all dividends that have been earned not to exceed 90 days.

- If your account has an original maturity of more than one year:

The penalty we may impose will be:

- all dividends that have been earned not to exceed 180 days.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - 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 notify us by telephone before maturity or we receive written notice from you before maturity of your intention not to renew. 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 funds will be placed in a dividend-bearing account.

Each renewal term will be 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.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

SHARE CERTIFICATE
3-month and 6-month

_____ **SHARE CERTIFICATE**

_____ **IRA SHARE CERTIFICATE**

Maturity notice - Your _____ account will mature on _____, and it will automatically renew unless you prevent it. The new maturity date will be _____. The dividend rate and annual percentage yield that will apply to your _____ account if it is renewed have not yet been determined. That information will be available on _____.

After that date, you may call the credit union during regular business hours at (937)-223-3333 or 1-800-543-2283 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

All accounts described in this document are share accounts.

