

Account Disclosures (cont'd)

SHARE CERTIFICATE ACCOUNTS

| | |
|---------------------------|---------------------|
| Terms of 5 months or less | 45 days' dividends |
| Terms of 6-17 months | 90 days' dividends |
| Terms of 18-35 months | 180 days' dividends |
| Terms of 36-119 months | 360 days' dividends |
| Terms of 120 months | 720 days' dividends |

BONUS CERTIFICATE ACCOUNTS

| | |
|--------------------|---------------------|
| Terms of 2 years | 180 days' dividends |
| Terms of 3-5 years | 360 days' dividends |
| Terms of 10 years | 720 days' dividends |

HOW THE PENALTY WORKS – The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, 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.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES – At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction
- (ii) Where the account is and Individual Retirement Account (IRA) and any portion is paid within seven days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

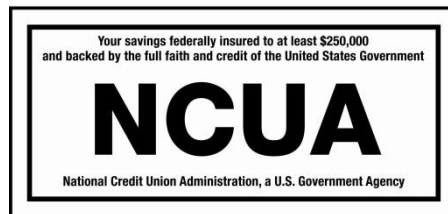
RENEWAL POLICY – The renewal policy for your accounts is indicated on the reverse side. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

NONTRANSFERABLE/NONNEGOTIABLE – Your account is nontransferable and nonnegotiable.

SHARE VALUE/MEMBERSHIP FEE

Par Value of One Share: \$5.00

The rates and fees appearing with this Schedule are accurate and effective for accounts 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.



Truth-in-Savings Disclosure

Share Certificate
&
Bonus Share Certificate



1800 W Market Street
Pottsville, PA 17901-2002
(570) 628-2400

Truth in Savings Disclosure

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 the accounts from time to time.

Share Certificate Accounts Rate Schedule

Effective Date: 11/12/2018
Maturity Date: SEE CERTIFICATE

Account Type Regular Share Certificate
 IRA Share Certificate

Minimum Opening Deposit: \$500
Dividends Compounded: Monthly
Dividends Credited: Monthly
Dividend Period: Account's Term
Rate Type: Fixed

| Term | Dividend Rate | Annual Percentage Yield (APY) |
|------------------------------------|---------------|-------------------------------|
| <input type="checkbox"/> 3 Month | .10% | .10% |
| <input type="checkbox"/> 6 Month | 1.00% | 1.00% |
| <input type="checkbox"/> 12 Month | 2.03% | 2.05% |
| <input type="checkbox"/> 18 Month | 2.13% | 2.15% |
| <input type="checkbox"/> 24 Month | 2.28% | 2.30% |
| <input type="checkbox"/> 30 Month | 2.32% | 2.35% |
| <input type="checkbox"/> 36 Month | 2.57% | 2.60% |
| <input type="checkbox"/> 42 Month | 2.62% | 2.65% |
| <input type="checkbox"/> 48 Month | 2.76% | 2.80% |
| <input type="checkbox"/> 54 Month | 2.81% | 2.85% |
| <input type="checkbox"/> 60 Month | 3.11% | 3.15% |
| <input type="checkbox"/> 120 Month | 3.40% | 3.45% |

Additional Deposits: Not Allowed
Withdrawals: Allowed – Dividends Only*
Renewable: Automatic

Truth in Savings Disclosure

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 the accounts from time to time.

Bonus Share Certificate Accounts Rate Schedule

Effective Date: 11/12/2018
Maturity Date: SEE CERTIFICATE

Account Type Bonus Regular Share Certificate
 Bonus IRA Share Certificate

Minimum Opening Deposit: \$5000
Dividends Compounded: Monthly
Dividends Credited: Monthly
Dividend Period: Account's Term
Rate Type: Fixed

| Term | Dividend Rate | Annual Percentage Yield (APY) |
|----------------------------------|---------------|-------------------------------|
| <input type="checkbox"/> 2 Year | 2.32% | 2.35% |
| <input type="checkbox"/> 3 Year | 2.62% | 2.65% |
| <input type="checkbox"/> 4 Year | 2.81% | 2.85% |
| <input type="checkbox"/> 5 Year | 3.15% | 3.20% |
| <input type="checkbox"/> 10 Year | 3.45% | 3.50% |

Additional Deposits: Not Allowed
Withdrawals: Allowed – Dividends Only*
Renewable: Automatic

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 the account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. The annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. DIVIDEND PERIOD** – For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- 3. DIVIDEND COMPOUNDING AND CREDITING** – The compounding and crediting frequency of dividends are stated in the Rate Schedule.
- 4. BALANCE INFORMATION** – To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule.
- 5. 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.
- 6. TRANSACTION LIMITATIONS** – After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.
*For all accounts, members can only withdraw dividends before maturity if they make arrangements with the Credit Union for periodic payments of dividends in lieu of crediting.
- 7. MATURITY** – Your account will mature as indicated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
EARLY WITHDRAWAL PENALTY – We may impose a penalty if you withdraw any of the principal before the maturity date.
AMOUNT OF PENALTY – For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

(Continued...)