



**CSE FEDERAL CREDIT UNION**  
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# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:  
 November 27, 2018

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE – SHARE AND CHECKING ACCOUNTS

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 to Calculate Dividends		
<input type="checkbox"/> Share Savings	.10 / .10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.	
<input type="checkbox"/> IRA Savings	.30 / .30	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.	
<input type="checkbox"/> Payable-On- Death Savings	.10 / .10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.	
<input type="checkbox"/> Christmas Club	.10 / .10	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25.00	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.	
<input type="checkbox"/> Checking	0.00 / 0.00	—	—	—	\$50.00	—	—	—	—	
<input type="checkbox"/> Rewards Checking Qualifications met (See Section 1)* Qualifications not met (See Section 1)*	3.20 / 3.25 .10 / .10 .05 / .05	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—	
<input type="checkbox"/> Money Market	\$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 and above	.10 / .10 .10 / .10 .15 / .15 .25 / .25 .30 / .30	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

## ACCOUNT DISCLOSURES

Except as specifically described, the following 1. RATE INFORMATION — The annual percentage yield is Christmas Club accounts, the dividend rate and annual disclosures apply to all of the accounts. All accounts to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Savings, IRA Savings, Payable-On-Death Savings, and

Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Rewards Checking account is a tiered rate account. If your average daily balance is \$10,000.00 or below and you meet all of the following minimum qualifications during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period: 1) you have at least one (1) direct deposit to or ACH debit or bill pay post and clear; 2) you complete a minimum of 12 debit card transactions that post and clear; 3) access online banking; and 4) you receive your monthly statement electronically. If your average daily balance is greater than \$10,000.00 and you meet all of the minimum qualifications during the monthly qualification cycle, the second dividend rate and range of annual percentage yield listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualifications during the monthly qualification cycle, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account. For Rewards Checking accounts the qualification period begins on the first day of each calendar month and ends on the last day of each calendar month. For Money Market accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Money Market account is a tiered rate account, if your average daily balance is from \$2,500.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed in the Rate Schedule will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply. If your average daily balance is from \$50,000.00 to \$99,999.99, the fourth dividend rate and annual percentage yield listed in the Rate Schedule will apply. If your average daily balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed in the Rate Schedule will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**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 the 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. For Rewards Checking accounts the qualification period begins on the first day of each calendar month and ends on the last day of each calendar month.

**4. ACCRUAL OF DIVIDENDS** — For all earning 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 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 the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Christmas Club and Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share Savings, IRA Savings, Payable-On-Death Savings, Christmas Club, and Money Market accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Share Savings, IRA Savings, Payable-On-Death Savings, Christmas Club, and Money Market accounts, you may make no more than six (6) transfers 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will be charged a fee as stated 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 Rewards 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 card 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 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 card 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.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate 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.

