TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: **Quarterly:**

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

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	
Share/Savings	SEE CURRENT RATE SHEET	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	$50.00	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Smartkids Savings		Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Smartstart Savings		Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Nextgen Savings		Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings		Quarterly	Quarterly	Quarterly (Calendar)	$10.00	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market		Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Basic Checking		—	—	—	$25.00	$250.00	—	—	—
Direct Advantage Checking		—	—	—	$25.00	—	—	—	Account limitations apply.
Direct Advantage Plus Checking		Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Average Daily Balance	Account limitations apply.
Nextgen Checking		—	—	—	$25.00	—	—	—	—

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 Share/Savings, Smartkids Savings, Smartstart Savings, Nextgen Savings, Christmas Club, Vacation Club, IRA Savings, Money Market, and Direct Advantage Plus Checking 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 that is set forth in a separate Rate Sheet. IRA Savings, and Money Market, accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in a separate Rate Sheet. For tiered accounts, 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.

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. For Share/Savings, Smartkids Savings, Smartstart Savings, Nextgen Savings, Christmas Club, Vacation Club, IRA Savings, Money Market, and Direct Advantage Plus Checking, accounts, 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 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 Share/Savings and Basic Checking accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share/Savings, Smartkids Savings, Smartstart Savings, Nextgen Savings, IRA Savings, 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, Smartkids Savings, Smartstart Savings, Nextgen Savings, Christmas Club, Vacation Club, IRA Savings, and Money Market 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For IRA Savings accounts, your account is subject to IRA limitations. For Direct Advantage Checking, you must have an ACH direct deposit of $800.00 or more per month. If you do not meet this requirement, the Credit Union reserves the right to convert your Direct Advantage Checking to a Basic Checking account. For Direct Advantage Plus Checking, you must make a minimum of 10 debit card transactions per month, have E-statements and ACH direct deposit of $1,500.00 or more per month. If you do not meet this requirement, the Credit Union reserves the right to convert your Direct Advantage Plus Checking to a Basic Checking account. For Basic Checking and Nextgen 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

9. RATES — See separate Rate Sheet for a detailed listing of the current rates. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

LOCATIONS

Main Branch
7665 Merriman Road
Romulus, MI 48174