

## TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:									
The rates 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	
<b>Regular Share (Primary Savings)</b>	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Checking</b>	/	Daily	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	—
<b>Standard Checking Rewards Checking Opportunity Checking</b>	—	—	—	—	\$25.00	—	—	—	—
<b>Dividend Checking</b> \$0.01 to \$14,999.99 \$15,000.00 or greater	/ / to	Daily	Monthly	Monthly (Calendar)	\$25.00	—	\$5,000.00	Daily Balance	—
<b>Investments Plus (Money Market) Savings</b> \$100.00 to \$999.99 \$1,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$149,999.99 \$150,000.00 to \$249,999.99 \$250,000.00 or greater	/ / / / / / /	Daily	Monthly	Monthly (Calendar)	\$1,000.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Kirby Kangaroo Club (Primary Savings)</b>	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>CU Succeed Savings (Primary Savings)</b>	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Special Savings</b>	/	Daily	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Holiday Club Savings</b>	/	Daily	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.

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	
<b>IRA Variable Rate Accounts:</b>							\$100.00		
<b>Conversion Roth IRA Roth IRA Contributory Coverdell Education Variable IRA Savings Health Savings Account</b>	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—		Daily Balance	Account transfer and withdrawal limitations apply.
\$100.00 to \$999.99	/								
\$1,000.00 to \$24,999.99	/								
\$25,000.00 to \$49,999.99	/								
\$50,000.00 to \$99,999.99	/								
\$100,000.00 to \$149,999.99	/								
\$150,000.00 to \$249,999.99	/								
\$250,000.00 or greater	/								
<b>Association/Club Savings</b>	/	Daily	Monthly	Monthly (Calendar)	—	—	\$500.00	Daily Balance	If you open these accounts as a savings account transfer and withdrawal limitations apply.
<b>Association/Club Checking</b>	/	Daily	Monthly	Monthly (Calendar)	—	—	\$500.00	Daily Balance	
<b>Special Association/Club Savings/Checking</b>	—	—	—	—	—	—	—	—	
<b>Safe</b>	—	—	—	—	\$5.00	—	—	—	—

### 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 Share (Savings), Business Checking, Dividend Checking, Investments Plus (Money Market) Savings, Kirby Kangaroo Club, CU Succeed Savings, Special Savings, and Holiday Club Savings 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Dividend Checking, Investments Plus (Money Market) Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings,

and Health Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Investments Plus (Money Market) Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings, and Health Savings 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. For Dividend Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**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 all earning accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club Savings 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 Regular 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 Regular Share (Savings), Business Checking, Dividend Checking, Investments Plus (Money Market) Savings, Kirby Kangaroo Club, CU Succeed Savings, Special Savings, Holiday Club Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings, Health Savings, Association/Club Savings, and Association/Club Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Regular Share (Savings), Investments Plus (Money Market) Savings, Kirby Kangaroo Club, CU Succeed Savings, Special Savings, Holiday Club Savings, Conversion Roth IRA, Roth IRA Contributory, Coverdell Education, Variable IRA Savings, and Health 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 Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 15 and the account will remain open. For Kirby Kangaroo Club accounts, eligible members must be 12 years of age or under. (At age 13, the account is changed to a CU Succeed Savings account). For CU Succeed Savings accounts, eligible members must be 17 years of age or under (At age 18, the account is changed to a Regular Savings account). For Opportunity Checking, Business Checking, Standard Checking, Rewards Checking, Dividend Checking, Association/Club, and Safe accounts, no account limitations apply.

Opportunity Checking is **entirely electronic and check - free** for the first 90 days for existing members and the first 180 days for new members. Opportunity checking may include additional qualifications regarding check history, credit history, and Balance Education Course requirements. Please see a Financial Service Specialist for details.

The Safe account is a non-dividend bearing account. NO DIVIDENDS ARE PAID ON THE ACCOUNT.

The Special Association/Club account is a non-dividend bearing account. NO DIVIDENDS ARE PAID ON THE ACCOUNT. The Special Association/Club account is designed to accommodate organizations of Credit Union members that have no employer identification number and therefore, have no way of properly reporting dividend income to the IRS. This type of account is not to be used by businesses, corporations, non-profit organizations or as an individual's personal account. This account may be transferred at any time to a regular dividend bearing account; however, under no circumstances will dividends be paid retroactive to the opening of the Special Association/Club Account. Only Regular Share (Savings) and Checking accounts are offered on the Special Association/Club Account. For example: No share certificates, credit cards, check cards or ATM cards. \*Recognized by the IRS and the federal government as a non-profit organization. These organizations are provided employer identification numbers for dividend income reporting.

**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. BONUS** - For Kirby Kangaroo Club accounts, you may earn a bonus when you redeem credits you have earned for making deposits to your account. The following is our policy regarding earning and redeeming credits: Club members receive 1 credit for each \$1.00 deposit. The maximum credits per deposit is 500. Direct deposits receive 1 credit per \$10.00 deposit. Direct deposits of less than \$10.00 do not receive a credit. The maximum number of credits per direct deposit is 50. Credits earned with direct deposit must be redeemed during the month following the end of each calendar quarter. Mail-in deposits must include a request for credits with the deposit. Credits may be redeemed for various prizes, please ask to see the current prize list. Limit of 5 prizes total per quarter. Prizes are subject to change without notice.

**9. REWARDS CHECKING** - For Rewards Checking Accounts, rewards are based on debit card usage as follows: \$0.10 per Debit Card signature transaction between \$15.00 and \$49.99; \$0.20 per Debit Card signature transaction between \$50.00 and \$99.99; \$0.50 per Debit Card signature transaction more than \$100.00. You can earn a maximum of \$6.25 per month, and \$75.00 per year.

**10. 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

**11. RATES** — The rates appearing with 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 information on your accounts, please call the Credit Union.

**12. FEES** — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

**Your account is non-transferable except on the books of U.S. Eagle.**

**Locations:**

3939 Osuna Road N.E.  
Albuquerque, NM 87109  
Phone: (505)342-8888  
Fax (505)342-8978

2608 Tennessee Street N.E.  
Albuquerque, NM 87110

201 3<sup>rd</sup> Street NW  
Albuquerque, NM 87102

4411 Irving Boulevard N.W.  
Albuquerque, NM 87114

5201 Antequera N.W.  
Albuquerque, NM 87120

7201 Menaul N.E.  
Albuquerque, NM 87110

53 Jemez Canyon Road  
Bernalillo, NM 87004

5600 E. Main  
Farmington, NM 87402

559 W. Cordova Rd  
Santa Fe, NM 87505

