

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

Annually:

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	
Regular Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	\$100.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings (under 18)	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Auxiliary Savings	/	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.
Christmas Club	/	Annually	Annually	Annually (Noncalendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Education IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Save the Change	\$0.01 to \$500.00 / \$500.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and deposit limitations apply.
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 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

RATE SCHEDULE (cont.)									
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	
Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$600.00	Average Daily Balance	—
First Checking (ages 16-17)	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Pinnacle Rewards Checking Requirements Met (see section 1)*	\$0.00 to \$3,000.00 / \$3,000.01 or greater / /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Requirements Not Met (see section 1)	/								

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 Savings, Youth Savings, Auxiliary Savings, Vacation Club, Christmas Club, IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Checking, First Checking, and Pinnacle Rewards 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 the Rate Schedule. Money Market, Pinnacle Rewards Checking and Save the Change 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 Money Market 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 Money Market account. For Pinnacle Rewards Checking and Save the Change accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For Pinnacle Rewards Checking accounts to meet the qualifications you must: 1)

complete at least 15 signature based debit card transactions per month; 2) hold a ProMedica Credit Union Visa Card; 3) Receive monthly direct deposits totaling \$600.00 or more; and 4) receive e-statements.

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 Christmas Club accounts, the dividend period is annual. For example, the first dividend period begins on October 1 and ends on September 30.

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 Regular Savings, Youth Savings, Auxiliary Savings, Vacation Club, Christmas Club, IRA Savings, Roth IRA Savings, Education IRA Savings, Money Market, Checking, First Checking, and Pinnacle Rewards 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 any 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 Savings 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 Money Market and Checking 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 Regular Savings, Youth Savings, Auxiliary Savings, Vacation Club, IRA Savings, Roth IRA Savings, Education IRA Savings, and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to

