

Product	Minimum Balance To Earn Stated Annual Percentage Yield	Dividend Rate (%)	Annual Percentage Yield (%)	Minimum Opening Balance	Monthly Service Fee	Minimum Balance To Avoid Fee	Dividend Compounding	Balance Computation Method	Frequency of Crediting
Savings									
Membership Eligibility Account	N/A	N/A	N/A	\$5	\$0	\$0	N/A	N/A	N/A
Checking									
Max Insurance Business Money Manager	\$0- \$2,499.99	0.05	0.05	\$0	\$0	\$0	Daily	Daily Balance	Monthly
	\$2,500 and above	1.98	2.00						

TRUTH IN SAVINGS DISCLOSURE

General: The par value of a regular share in this Credit Union is \$5. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. A member who reduces his/her share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

Membership Eligibility Account: Required for membership with Affinity. This account houses your share. No deposits or withdrawals are permitted from this account as long as you are a member. This account does not pay dividends.

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and annual percentage yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: For Max Insurance Business Money Manager, dividends are compounded daily and credited monthly. If you close your share account before dividends are paid, you will not receive accrued dividends.

Dividend Computation: The dividend period begins on the first day of each month and ends on the last day of each month. For example, if the beginning date of the first dividend period of the calendar year is January 1, the ending date of the same dividend period is January 31. All other dividend periods follow this same pattern of dates.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g.) checks.

Withdrawal Limitations: For Max Insurance Business Money Manager we reserve the right to require at least seven days written notice of an intended withdrawal.

Max Insurance Business Money Manager: If your average daily balance is \$2,500 or more, the dividend rate paid on the entire balance in your account will be 1.98% with an annual percentage yield of 2.00%. If your average daily balance is less than \$2,500, the dividend rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%. For more information, please refer to the Extended Insurance Account Member Terms and Conditions.