

account in the Rate Schedule will apply: 1) you complete 30 debit card purchases per month. If you meet the minimum service requirement you will be refunded ATM withdrawal surcharges charged by evolve FCU for the qualified month when dividends are paid.

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 Complete/Youth Savings, Christmas 360°, Vacation 360°, Abundance Money Market, and ePriority Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas 360° and Vacation 360° 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 at least the par value of one (1) full share 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 Abundance Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum balance is not met, there will be a service fee as set forth on the reverse side. For Complete/Youth Savings, Abundance Money Market 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. 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 a Christmas 360° account, the entire balance will be transferred to your share account on or after November 1 and the account will close.

The account will be closed on February 1 if no deposits are made. If you withdraw any of the account balance at any time, we may impose a fee of all accrued, uncredited dividends on the account and your account will be closed. For Christmas 360° accounts, the maximum balance allowed is \$5,000.00. For a Vacation 360° account, the entire balance will be transferred to your share account on or after May 1 and the account will close. The account will be closed on August 1 if no deposits are made. If you withdraw any of the account balance at any time, we may impose a fee of all accrued, uncredited dividends on the account and your account will be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation 360° accounts, the maximum balance allowed is \$10,000.00. For Complete/Youth Savings, Abundance Money Market accounts, no more than six (6) transfers or withdrawals from your account to another account of yours or to a third party in any month by means of 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. No ATM or debit card access is allowed on the Abundance Money Market account. For Youth 360° accounts, withdrawals only allowed during the month of January, minimum amount of withdrawal is \$50.00. For Complete/Youth Savings, and Prosperity IRA Share accounts, no account limitations apply. No ATM or debit card access allowed without a parental Guarantee on file and minor is at least 16 years of age.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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	\$15.00
Number of Shares Required	1

9. RATES — The rates provided with or in the Rate 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 information on your accounts, please call the Credit Union.

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

