

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:									
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	
Savings	SEE SEPARATE RATE SCHEDULE	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	SEE SEPARATE RATE SCHEDULE	Average Daily Balance	Account withdrawal limitations apply.
Additional Savings		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Money Market Savings		Monthly	Monthly	Monthly (Calendar)	\$100.00	—		Average Daily Balance	Account withdrawal limitations apply.
Platinum Money Market		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account transfer and withdrawal limitations apply
Langley Saves		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
High-Yield Savings		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Holiday Savings		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Money Market IRA		Monthly	Monthly	Monthly (Calendar)	\$100.00	—		Average Daily Balance	Account limitations apply.
Smart Checking		—	—	—	—	—		—	Account withdrawal limitations apply.
Platinum Checking		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Langley Pays Checking		—	—	—	—	—		—	Account withdrawal limitations apply.
Essential Checking		—	—	—	\$20.00	—		—	Account withdrawal limitations apply.
Spend		—	—	—	—	—		—	Account withdrawal limitations apply.

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 Savings, Money Market Savings, Platinum Money Market Savings, Langley Saves, High-Yield Savings, Holiday Savings, Money Market IRA, and Platinum Checking accounts, the dividend rate and annual percentage yield may change monthly 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. The Savings, Money Market Savings, Platinum Money Market, Money Market IRA and Holiday Savings accounts are tiered rate 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. The Langley Saves and High-Yield Savings accounts are tiered rate 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. Dividends will be paid on the last day of the dividend 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 Savings, Money Market Savings, Platinum Money Market Savings, Langley Saves, Holiday Savings, Money Market IRA, and Platinum Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

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 Savings, Money Market

Savings, Platinum Money Market Savings, Langley Saves, Holiday Savings, Money Market IRA, and Platinum 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 Platinum Money Market accounts, one free withdrawal or transfer per calendar month. A fee of \$25.00 will be charged for each additional withdrawal or transfer within the calendar month. One Platinum Money Market account is allowed per member and the account is not available for overdraft transfers. For Holiday Savings accounts, the balance will be available for transfer anytime during the 4th quarter of each year. For Savings, Money Market Savings, Platinum Money Market Savings, Smart Checking, Platinum Checking, Essential Checking, and Spend accounts, the maximum withdrawal amount of \$1,000.00 per day is permitted at an ATM. The High-Yield Saving account is only available to open and service online, requires E-statements and is not available for service in-branch. This means service for the account is delivered through a mobile app or desktop computer. ATM access is not permitted and the account is limited to one withdrawal or transfer per month and is not available for overdraft transfers or automatic transfers to other accounts. Only one High-Yield Savings account is allowed per member. Maintain the required E-statements and make only one withdrawal per month to earn the Tier 1 dividend rate. For Langley Saves accounts, ATM access is not permitted and this account is not available for overdraft transfers or automatic funds transfers to other accounts. Only one Langley Saves account is allowed per member. For Holiday Savings accounts, electronic fund transfer activity is only permitted to this account using Telephone Banking and Online Banking except during the 4th quarter of each year. Electronic fund transfer activity is not permitted on the Money Market IRA account and regular contributions cannot exceed the maximum contributory amount. For Langley Pays Checking accounts, the maximum withdrawal amount of \$1,000.00 per day is permitted at an ATM. Direct Deposit, E-statements and active online banking are required to open and maintain this account. For Essential Checking accounts, this account is only available to members within the limited service area of

Hampton Roads, MSA, Surry County, VA, Richmond-Petersburg, VA MSA and Raleigh-Durham-Chapel Hill, NC MSA.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item and one-time debit card transaction (if member has consented to overdraft protection plan for 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 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 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 — The rates provided in or with the Rate 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.

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

