



850 Woodlake Road  
Kohler, WI 53044  
920-459-2595 • 1-888-528-2595

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

Monthly: \_\_\_\_\_

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Share Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Average Daily Balance	Account Transfer Limitations Apply
Secondary Share Accounts	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Average Daily Balance	Account Transfer Limitations Apply
Fair Share Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$2,500.00	---	---	Daily Balance	Account Transfer Limitations Apply
Premium Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$10,000.00	\$10,000.00	---	Average Daily Balance	Account Transfer Limitations Apply
Individual Share Retirement Accounts	/	Monthly	Monthly	Monthly (calendar)	\$100.00	---	\$5.00	Average Daily Balance	Account Transaction Limitations Apply
HSA Checking Accounts	/	Monthly	Monthly	Monthly (calendar)	---	\$500.00	---	Average Daily Balance	Account Transaction Limitations Apply
Escrow Accounts	/	Monthly	Monthly	Monthly (calendar)	---	---	\$5.00	Average Daily Balance	Account Transfer Limitations Apply
Christmas Club Accounts	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Average Daily Balance	Account Transfer Limitations Apply Withdrawal Limitations Apply
Basic Checking Accounts	/	---	---	---	---	---	---	---	---
Economy Checking Accounts	/	---	---	---	---	---	---	---	---
Student Checking Accounts	/	---	---	---	---	---	---	---	---

## 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 Share, Secondary Share, and Individual Share Retirement accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. For Fair Share

Money Market, Premium Money Market, and HSA Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's President. For Escrow accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the State of Wisconsin. For Christmas Club accounts, the Dividend Rate and Annual Percentage Yield may change annually as determined by the Credit Union's President. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the

Rate Schedule. The Fair Share Money Market account is a Tiered Rate account. If your Daily Balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$2,500.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 Premium Money Market account is a Tiered Rate account. If your Average Daily Balance is \$9,999.99

or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield for this account will apply. 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 HSA Checking account is a Tiered Rate account. If your Average Daily Balance is from \$0.00 to \$499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$500.00 to \$2,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$2,500.00 to \$4,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$5,000.00 to \$14,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$15,000.00 or greater the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**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 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.

**5. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Premium Money Market accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For HSA Checking accounts, there is a minimum Daily Balance required to avoid a

service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Share, Individual Share Retirement, and Escrow 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 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 on 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 balance 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 on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Share, Secondary Share, Fair Share Money Market, Premium Money Market and Christmas Club accounts, no more than six (6) preauthorized, home banking, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Premium Money Market account, the minimum transfer or withdrawal limit is \$500.00. For Individual Share Retirement and Escrow accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Individual Share Retirement and HSA Checking accounts, transactions are subject to regulatory limitations. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. For Christmas Club accounts, if you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within six (6) days after the date the account is opened. For Basic Checking, Economy Checking and Student Checking accounts, no account limitations apply.

**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 Funds Availability Policy 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.

## FEE SCHEDULE

### Christmas Club Account Fees

- Account Withdrawal..... \$ 10.00/Withdrawal  
After six (6) days of  
account opening

### Share Account Fees

- Inactive Account..... \$ 5.00/Month based on  
twelve (12) months of no  
activity and balance below  
\$100.00

### Premium Money Market Accounts Fees

- Account..... \$ 15.00 Assessed if the  
average daily balance for  
the month drops below  
\$10,000.00

### Basic Checking Account Fees

- Service..... \$ 5.00/Month  
If minimum balance of  
\$100.00 is not  
maintained

### Economy Checking Account Fees

- Excessive Checks..... \$ 5.00/Month  
If exceed ten (10) checks  
during a month

### Checking Account Fees

- Overdraft..... \$ 25.00/Item
- NSF..... \$ 25.00/Item
- Privilege Pay..... \$ 25.00/Item
- Returned Item..... \$ 25.00/Item
- Stop Payment..... \$ 20.00/Request  
or \$30.00 for range
- Check Printing..... Prices may vary  
depending upon style

### HSA Checking Account Fees

- Monthly Service Fee..... \$2.00 if account falls  
below \$500.00

### Other Services Fees

- Account Reconciliation..... \$ 15.00/Hour
- Account Research..... \$ 15.00/Hour
- Statement Copy..... \$ 3.00/Copy  
After one (1) free per 12  
month period
- Deposited Item Return..... \$ 5.00/Item
- Items Sent for Collection..... \$ 20.00/Item  
Plus pass thru fees
- Wire Transfer (Incoming/Domestic)..... \$ 10.00/Transfer
- Wire Transfer (Outgoing/Domestic)..... \$ 15.00/Transfer

### Other Services Fees (continued)

- Foreign Wire Transfer  
(Incoming)..... \$ 10.00/Transfer
- Foreign Wire Transfer  
(Outgoing)..... \$ 35.00/Transfer  
For amounts up to  
\$500.00  
\$ 45.00/Transfer  
For amounts \$500.01  
or greater
- Certified Check..... \$ 15.00/Check
- Legal Process Fee..... \$ 20.00
- Debit/ATM Card Replacement..... \$ 10.00  
In excess of one (1)  
replacement card  
\$ 2.00
- Teller's Check..... \$ 35.00 For Amounts  
up to \$500.00  
\$ 45.00 For amounts  
\$500.01 or greater
- Commercial Money Order..... \$ 3.00/Statement  
In excess of one (1)  
within twelve (12)  
months
- Account Activity Printout..... \$ 0.10/Each  
In excess of three (3)
- Photocopy..... \$ 3.00 In excess of  
one (1) within a  
twelve (12) month  
period
- Copy of Check Deposited..... \$ 10.00 Plus pass  
thru fee
- Foreign Checks..... \$ 10.00  
Authorized Payments..... \$ 10.00
- Rolled Coin..... \$ 0.10/Roll
- Strapped Currency..... \$ 0.10/Strap
- Fax (send)..... \$ 3.00  
Local first page  
\$ 10.00 Foreign first  
page  
\$ 1.00  
Additional Pages
- Fax (receiving)..... \$ 1.00/First page  
\$ 0.50  
Additional pages
- Travelers Check..... 1% /\$100.00
- Gift Checks..... \$ 2.50/Each
- Gift Cards..... \$ 3.95/Each
- Travel Cards ..... \$ 14.95
- Non-Member Business Check Cashing.... \$ 10.00/Check
- Returned Statement..... \$ 5.00

### Safe Deposit Box Fees

Box Size	Annual Fee
3 x 5.....	\$ 15.00
5 x 5.....	\$ 20.00
3 x 10.....	\$ 30.00
5 x 10.....	\$ 40.00
10 x 10.....	\$ 70.00
- Drilling of Boxes.....	\$ 175.00
- Lost Key.....	\$ 20.00
- Late Payment.....	\$ 1.00/Month After thirty (30) days

#### Branch Offices:

850 Woodlake Road  
Kohler, WI 53044

831 South Taylor Drive  
Sheboygan, WI 53081

2303 Eastern Avenue  
Plymouth, MI 53073

724 Madison Avenue  
Howards Grove, WI 53083

2213A Calumet Drive  
Sheboygan, WI 53083

840 E Green Bay Avenue  
Saukville, WI 53080

#### Financial Center

905 South Taylor Drive  
Sheboygan, WI 53081

920-459-2595 or 1-888-528-2595

### Share Value

- Par Value of One Share..... \$ 5.00

The rates appearing in this 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 and fee information on your accounts, please call the Credit Union.

