



5727 Superior Avenue
 Sheboygan, WI 53083
 920.459.2595 • 888.528.2595

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION 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	
Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations may apply.
Secondary Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations may apply.
Fair Share Money Market	\$0.00 to \$2,499.99 / \$2,500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	—	Daily Balance	Account transfer and withdrawal limitations may apply.
Premium Money Market	\$0.00 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)	\$10,000.00	\$10,000.00	—	Average Daily Balance	Account transfer and withdrawal limitations may apply.
Individual Share Retirement	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$5.00	Average Daily Balance	Account limitations apply.



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	
HSA Checking	\$0.00 to \$499.99 / \$500.00 to \$2,499.99 / \$2,500.00 to \$4,999.99 / \$5,000.00 to \$14,999.99 / \$15,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	\$500.00	—	Average Daily Balance	Account limitations apply.
Escrow	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	Account limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Saver's Sweepstakes	/	Monthly	Monthly	Monthly (Calendar)	—	\$25.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Basic Checking	—	—	—	—	—	\$100.00	—	—	—
Economy Checking	—	—	—	—	—	—	—	—	—
Student Checking	—	—	—	—	—	—	—	—	—

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, HSA Checking, Christmas Club, and Saver's Sweepstakes Savings 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. See Saver's

Sweepstakes Account Agreement and Saver's Sweepstakes Truth in Savings Disclosure for additional terms and conditions. Fair Share Money Market, Premium Money Market, and HSA Checking 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 tiered 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.

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.

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 Premium Money Market, HSA Checking and Basic Checking 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 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 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 Share, Secondary Share, Fair Share Money Market, Premium Money Market and Christmas Club accounts, you may be restricted to the number of transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order, as communicated from time to time. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Saver's Sweepstakes within your anniversary month (month 13), you will have the option to do any one of the following, penalty-free: roll over some or all of the funds into a share certificate or other savings product offered by the Credit Union; withdraw some or all of the saved funds (subject to the Credit Union's minimum balance requirements); close the account; or do nothing and keep the Saver's Sweepstakes account open for another twelve (12) month savings period. Any roll-over balance that remains in the account for a subsequent twelve (12) month savings period will be treated as a new deposit for eligibility into subsequent applicable prize pools. If you withdraw from your Saver's Sweepstakes, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date that the account is opened. For Premium Money Market accounts, 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 Basic Checking, Economy Checking, and Student Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and 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 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 \$5.00

Number of Shares Required 1

9. RATES — The rates provided in or with 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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$3.00
Account Reconciliation	\$30.00/Hour; 1 hour minimum
Account Research	\$30.00/Hour; 1 hour minimum
Automatic Overdraft	\$2.00/Transfer
Deposit Item Return	\$13.00/Item
Fax (send)	\$5.00/Local first page \$15.00/Foreign first page \$1.00 / Additional page
Fax (receiving)	\$5.00/First Page \$1.00/ Additional pages
Items Sent for Collection	\$30.00/Item Plus pass thru fees
Legal Process (tax levies, summons, garnishments)	\$60.00
Mailed Paper Statement	\$2.00/Statement
Photocopy	\$0.25/Each in excess of three (3) pages
Returned Mail	\$5.00/Item
Rolled Coins	\$0.25/Roll
Statement Copy	\$5.00/Statement
Strapped Currency	\$0.25/Strap
Call Center Transfer	\$3.00/Transfer
Teller's Check (credit union checks cleared by another financial institution)	\$5.00/Check
Returned ACH Origination	\$10.00/Item
Wire Transfer (Incoming/Domestic)	\$13.00/Transfer
Wire Transfer (Outgoing/Domestic)	\$22.00/Transfer
Foreign Wire Transfer (Incoming)	\$16.00/Transfer
Foreign Wire Transfer (Outgoing)	\$75.00/Transfer
Debit Card Replacement	\$8.00/Card
Expedited Debit Card	\$45.00/Card
Copy of Check Deposited	\$5.00/Copy
Foreign Checks	\$30.00/Item

CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF/Overdraft	\$30.00/Item (each submission/resubmission)
Returned Item	\$30.00/Item (each submission/resubmission)
Stop Payment	\$25.00/Item or \$40.00/Range
Protection Plus	\$30.00/Item
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$40.00/Year
5" x 5" Box	\$30.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$80.00/Year
Drilling of Boxes	\$250.00
Lost Key	\$25.00
Late Payment	\$5.00/Month After thirty (30) days
SPECIFIC ACCOUNT FEES	
Christmas Club - Account Withdrawal -	\$10.00/Withdrawal After six (6) days of account opening
Share - Inactive Account	\$10.00/Monthly based on twelve (12) months of no activity and balance below \$250.00
Premium Money Market - Monthly Service	\$15.00/Assessed if the average daily balance for the month drops below \$10,000.00
Basic Checking – Monthly Service	\$5.00/Month if minimum balance of \$100.00 is not maintained
Economy Checking - Excessive Checks	\$5.00/Month if exceed ten (10) checks during a month
HSA Checking - Monthly Service	\$2.00/if account falls below \$500.00
Saver's Sweepstakes - First & Second Withdrawal (within one year period). Third withdrawal closes account & entries forfeited	\$10.00/Withdrawal after six (6) days of account opening

Branch Offices:

850 Woodlake Road
Kohler, WI 53044

2550 Washington Street
Grafton, WI 53024

724 Madison Avenue
Howards Grove, WI 53083

1818 S Rapids Road
Manitowoc, WI (Inside Meijers Supermarket)

11357 N. Port Washington Road
Mequon, WI 53092

2303 Eastern Avenue
Plymouth, WI 53073

840 E Green Bay Avenue
Saukville, WI 53080

831 South Taylor Drive
Sheboygan, WI 53081

924 N Taylor Drive
Sheboygan, WI (Inside Meijers Supermarket)

2180 S Main Street
West Bend, WI (Inside Meijers Supermarket)

Corporate Center
5727 Superior Avenue
Sheboygan, WI 53083
1-888-528-2595

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency