



9122 S Kedzie Ave., Evergreen Park, IL 60805

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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.

ACCOUNT TYPE	DIVIDENDS				RATE SCHEDULE				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			
Regular Savings	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	\$50.00	\$300.00	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.	See Section 6	
Sub-Savings	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.		
Student's First	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.		
Kids Club	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	---	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.		
Holiday Club	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$50.00	Average Daily Balance	Account withdrawal limitations apply.		
Vacation Club	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$50.00	Average Daily Balance	Account withdrawal limitations apply.		
IRA	/ / /	Quarterly	Quarterly	Quarterly (Calendar)	---	---	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.		
Money Market Savings	/ / /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.		
Freedom Green Checking Requirements met (see Section 1)*	/ / / to /	Monthly	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	---	---	
Requirements not met (see Section 1)*	/	---	---	---	---	---	---	---	---	---	
Regular 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.

all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Regular Savings, Sub-Savings, Student's First, Kids Club, Holiday Club, Vacation Club and IRA accounts are tiered rate accounts. If your average daily

balance is from \$50.00 to \$9,999.99, 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 \$10,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the

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dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Money Market Savings Accounts are tiered rate accounts. If your average daily balance is from \$2,500 to \$9,999.99, 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 \$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 \$25,000.00 or greater, the third 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 Freedom Green Checking account is a Tiered Rate account. If your average daily balance is \$25,000.00 or below and you meet all of the following minimum service qualifications during the statement cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete 12 signature based point of sale transactions per month; 2) you have at least one direct deposit or ACH transaction of the amount of \$250.00 each month; 3) you have received your estatement posted to your account; and 4) you have 1 (one) SDCU bill pay transaction posted to your account. If your balance is greater than \$25,000.00 and you meet all of the minimum service qualifications, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service qualifications during a statement cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club and Vacation Club 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 the minimum required share(s) in a Savings 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 Regular Savings and Money Market Savings 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 Regular Savings, Sub-Savings, Student's First, Kids Club, Holiday Club, Vacation Club, IRA, and Money Market Savings 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 Regular Savings, Sub-Savings, Student's First, Kids Club, IRA, and Money Market Savings accounts, you may make no more than six (6) 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. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, at your option you may choose to have the entire balance paid to you by check or transferred to another account of yours from October 1 through December 31 and the account will remain open. If you withdraw from your Holiday Club accounts, 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 Vacation Club accounts, at your option you may choose to have the entire balance paid to you by check or transferred to another account of yours from April 1 through June 30 and the account will remain open. For Freedom Green Checking accounts, refer to Section 1, "Rate Information" for minimum monthly qualification requirements. For Regular 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 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 Fee Schedule 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

The rates and fees appearing with 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.

9. RATES — The rates appearing with 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 information on your accounts, please call the Credit Union.

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

