

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/26/2019

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 Savings	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Additional Savings	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Hang Ten Savings (See Section 3)	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Average Daily Balance	Account limitations apply.
Christmas Club	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Average Daily Balance	Account withdrawal limitations apply.
Individual Retirement Account	0.15% / 0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Average Daily Balance	—
Money Market Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Basic Checking	—	—	—	—	—	—	—	—	—
Kasasa Saver (See Section 2) Qualifications Met	\$10,000.00 or below 0.50% / 0.50%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Qualifications Not Met	\$10,000.01 or greater 0.15% / 0.50% to 0.18%								
Kasasa Cash (See Section 2) Qualifications Met	\$10,000.00 or below 2.23% / 2.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications Not Met	\$10,000.01 or greater 0.15% / 2.25% to 0.34%								
Kasasa Cash Back	0.05% / 0.05%	—	—	—	—	—	—	—	—

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 Savings, Additional Savings and Individual 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 Hang Ten Savings, Christmas Club, and Vacation Club accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union's Board of Directors. For Money Market Savings, Kasasa Cash and Kasasa Saver 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 Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. KASASA ACCOUNTS — Kasasa accounts are for consumers use only. A maximum of one Kasasa Cash or Kasasa Cash Back account is allowed per social security number. For all Kasasa accounts, you may qualify for rewards each dividend period that you meet the minimum qualification requirements during the applicable Monthly Qualification Cycle. Rewards may change after the account is opened. To qualify for rewards in a Kasasa Cash or Kasasa Cash Back account, you must: 1) have at least one direct deposit or ACH transaction post and settle to your account; 2) make at least 12 debit card purchases that post and settle to your account; 3) be enrolled to receive E-Statements. To qualify for rewards in a Kasasa Saver account, you must meet the qualifications in the linked Kasasa Cash or Kasasa Cash Back account. The Monthly Qualification Cycle is defined as the period beginning one calendar day prior to the first day of the current month through one calendar day prior to the last day of the current month. The Monthly Qualification Cycles applicable to each calendar month are as follows: December 31-January 30 (January), January 31-February 27* (February), February 28*-March 30 (March), March 31-April 29 (April), April 30-May 30 (May), May 31-June 29 (June), June 30-July 30 (July), July 31-August 30 (August), August 31-September 29 (September), September 30-October 30 (October), October 31-November 29 (November), and November 30-December 30 (December). *During leap years, the Monthly Qualification Cycles for February and March will be January 31-February 28 and February 29-March 30, respectively. Account transactions may take one or more business days from the

date the transaction was made to post and settle to the account. All transactions must post and settle during the calendar month in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM transactions, transfers between accounts, and debit-card transactions processed by merchants and received by the Credit Union as ATM transactions. The Credit Union reserves the right to change a Kasasa Cash or Kasasa Cash Back account to a Basic Checking account without notification if the accountholder does not qualify for rewards for six or more consecutive cycles.

Kasasa Saver. The Kasasa Saver account is available only to holders of a Kasasa Cash or Kasasa Cash Back account. In the event that you close or we close your Kasasa Cash or Kasasa Cash Back checking account, your Kasasa Saver account will be closed as well. Kasasa Saver 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. Each dividend rate will apply only to that portion of the account balance within each balance range if you meet the monthly qualification requirements. If you do not meet the monthly qualification requirements, the "Qualifications Not Met" dividend rate and annual percentage yields as listed in the rate schedule will apply to the entire balance in your account.

Kasasa Cash. For Kasasa Cash accounts, you will receive a reimbursement up to \$30.00 for ATM fees assessed at nationwide ATMs we do not own or operate during Monthly Qualification Cycles in which you meet the minimum qualification requirements. All rewards and dividends will be posted to your account on the last calendar day of the month. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fee reimbursements to you will automatically be transferred to your Kasasa Saver account on the following day. In that event, dividends will not compound in the Kasasa Cash account; therefore, actual dividends paid may be less than the stated Kasasa Cash APY. The Kasasa Saver APYs may be less than the Kasasa Cash APYs. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account and dividends will compound in your account as listed in the Rate Schedule. If you believe you have not been reimbursed the correct amount of ATM fees, you must contact us within 30 calendar days after the calendar month where the reimbursement was applicable in order to receive a refund. If you do not meet the minimum qualification requirements during the Monthly Qualification Cycle, ATM fees will not be reimbursed. Kasasa Cash 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. Each dividend rate will apply only to

that portion of the account balance within each balance range if you meet the monthly qualification requirements. If you do not meet the monthly qualification requirements, the "Qualifications Not Met" dividend rate and annual percentage yields as listed in the rate schedule will apply to the entire balance in your account.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 2.50% cash back, up to a maximum of \$7.50 per cycle, on all debit card purchases that post and settle to your account during Monthly Qualification Cycles in which you meet the minimum qualification requirements. In addition, you will receive a reimbursement up to \$30.00 for ATM fees assessed at nationwide ATMs we do not own or operate during Monthly Qualification Cycles in which you meet the minimum qualification requirements. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back account and ATM fee reimbursements to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and ATM fee reimbursements to you will remain in your Kasasa Cash Back account. If you believe you have not been reimbursed the correct amount of ATM fees, you must contact us within 30 calendar days after the calendar month where the reimbursement was applicable in order to receive a refund. If you do not meet the minimum qualification requirements during the Monthly Qualification Cycle, you will not earn a cash back reward and ATM fees will not be reimbursed.

3. HANG TEN SAVINGS ACCOUNT — For Hang Ten Savings accounts, each month in which non-dividend deposits made total \$10.00 or more, your dividend earned will be increased by \$1.00. If you do not meet this monthly deposit requirement, you will not receive the \$1.00 bonus to your dividends earned for that month. Your account will mature on the first calendar day of the month following your eighteenth birthday. Upon maturity, the entire balance will be transferred to your Share Savings account and this account will be closed. Early withdrawals, transfers, or closure of this account will incur 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. Electronic or automatic transfers are not permitted from this account

4. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

5. 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.

6. 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 Share Savings, Additional Savings, Hang Ten Savings, Christmas Club, Vacation Club, Individual Retirement Account, Money Market Savings, Kasasa Saver, and Kasasa Cash accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Hang Ten Savings, Christmas 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.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 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 Share Savings, Additional Savings, Hang Ten Savings, Christmas Club, Vacation Club, Individual Retirement Account, 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.

8. ACCOUNT LIMITATIONS — For Share Savings, Additional Savings, Money Market and Kasasa Saver 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 transactions will be declined. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30 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 Christmas Club accounts, electronic or automatic transfers are not permitted from this account. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after April 30 and the account will remain open. If you withdraw from your Vacation 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 Vacation Club accounts, electronic or automatic transfers are not permitted from this account. For Hang Ten Savings accounts, please refer to section 3 for account limitations associated with this account. For Individual Retirement Account, Basic Checking, Kasasa Cash, and Kasasa Cash Back accounts, no account limitations apply.

9. 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.

10. 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

11. RATES — The rates appearing with this 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.

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

LOCATIONS

349 W Roseville Rd.
Lancaster, PA 17601

4213 Oregon Pike
Ephrata, PA 17522

974 East Main Street
Mount Joy, PA 17552

2516 Willow Street Pike N
Willow Street, PA 17584

(717) 569-7180
(888) 318-4222

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and backed by the full faith and credit of the United States Government

NCUA

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