



TRUTH IN SAVINGS DISCLOSURE

Accurate as of: September 26, 2016

This Truth in Savings Disclosure and Fee Schedule supplements your Mocse Federal Credit Union Member Handbook and Account Agreement ("Handbook"). When you join Mocse Credit Union ("Credit Union") and whenever you open a new type of Credit Union account, you will receive a copy of the most recent version of this Truth in Savings Disclosure. You will also receive an updated copy of this Disclosure whenever fees applicable to Credit Union accounts change. Your periodic account statements will keep you informed of the most recent information about your Credit Union accounts, including dividend rates and annual percentage yields earned. Please keep a copy of this Disclosure with your records. If a term stated in this Disclosure is inconsistent with a subsequent statement of account terms that the Credit Union provides to you, the more recent document will control.

You must maintain at least \$5 (par value of a share) in your Regular Savings Account (Youth Savings Account or Teen Savings account if you are age 18 or younger) to maintain membership and be eligible to apply for other Credit Union services.

Except for fixed-rate Certificates, Dividend Rates (DR) and Annual Percentage Yields (APY) may change at any time and by any amount, in the sole discretion of the Credit Unions Board of Directors. The Board may also change dividend periods.

We call our share accounts "savings accounts," our share money market accounts "money market accounts," our share draft accounts "checking accounts," and our term share certificates "certificates."

When we state that we use the "daily balance" method to calculate dividends on your account, we apply a daily periodic rate to the principal balance in the account on each day your account balance meets or exceeds the stated minimum to earn dividends. The account will not earn dividends on days on which the balance falls below the stated minimum.

When we state that we use the "average daily balance" method to calculate dividends on your account or determine whether it will earn dividends, we add up all of the daily balances from each day of the dividend period and divide by the number of days in the dividend period to determine the average daily balance. The average daily balance is multiplied by the daily periodic rate by the number of days in the dividend period to calculate your dividends earned, if any.

All Credit Union Accounts have a monthly dividend period which runs from the first calendar day of the month to the last calendar day of the calendar month. Dividends are credited and compounded on the last day of each calendar month.

Dividends begin to accrue on the business day of your deposit and are earned from day of deposit to day of withdrawal. If you withdraw funds before the end of a dividend period, you will forfeit dividends that have accrued but not yet been credited.

Dividends are paid out of current income and available earnings after required transfers to reserves at the end of the dividend period and, except for fixed-rate Certificates, cannot be guaranteed.

Share Savings Account, Youth Savings, Savasaurus

Dividend Rate	APY
0.00%	0.00%

Required Minimum Balance to Open and Maintain Account and Active Credit Union Membership: \$5.00

Required Minimum Average Daily Balance to Earn Dividends: None

Dividends are calculated using the average daily balance method.

Non-personal withdrawals are limited to six per month. Please refer to the Deposits and Withdrawals section of your Handbook for details.

Share Money Market Account

Balance	Dividend Rate	APY
\$2,500.00 - \$9,999.99	0.0250%	0.0250%
\$10,000.00 - \$24,999.99	0.0350%	0.0350%
\$25,000.00 and over	0.0600%	0.0600%

Required Minimum Balance to Open and Maintain Account and Earn Dividends: \$2,500.00

If your balance falls below \$2,500.00, the account will be closed and the funds transferred to your Regular Savings Account.

Dividends are calculated on the daily balance method. Dividend rates for specified account tiers are paid on the entire account balance.

Non-personal withdrawals are limited to six per month. Please refer to the Deposits and Withdrawals section of your Handbook for details.

Club Accounts

Dividend Rate	APY
0.00%	0.00%

Required Minimum Balance to Open and Maintain Account: None

Required Minimum Average Daily Balance to Earn Dividends: None

Dividends are calculated on the average daily balance method.

Christmas Club Account proceeds are disbursed with dividends on November 1st of each year. Early withdrawals are subject to a \$2.00 fee.

Deposits to Club Accounts are allowed at any time.

All other Club Account proceeds are disbursed upon the members request.

Checking Account

Balance	Dividend Rate	APY
\$0.00 to \$4,999.99	0.00%	0.00%
\$5,000.00 and over	0.00%	0.00%

Required Minimum Balance to Open: \$20.00

Required Minimum Balance to Maintain Account and Earn Dividends: None

IRA Accounts

Required Minimum Balance to Open and Maintain Account: \$5.00

Required Minimum Average Daily Balance to Earn Dividends: \$100.00

Dividends are calculated on the average daily balance method.

Deposits and withdrawals may be limited or subject to penalty under Internal Revenue Service Regulations. Refer to your separate IRA documents for details.

Balance	Dividend Rate	APY
\$100.00 - \$2,499.99	0.0150%	0.0150%
\$2,500.00 - \$9,999.99	0.0250%	0.0250%
\$10,000.00 - \$24,999.99	0.0350%	0.0350%
\$25,000.00 and over	0.0600%	0.0600%

Certificates including IRA Certificates

Term	Minimum Balance	Dividend Rate	APY
90 days	\$500.00	0.00%	0.00%
6 months	\$500.00	0.00%	0.00%
12 months	\$500.00	0.00%	0.00%
18 months	\$500.00	0.00%	0.00%

Dividends are calculated on the daily balance method.

The quoted certificate APY assumes funds, including credited dividends, remain in the certificate until maturity. Earlier withdrawal of credited dividends will reduce earnings.

If an early withdrawal results in the Certificate balance falling below the required minimum to maintain a certificate, any remaining balance will be transferred to the Savings Account.

Certificates (continued)

Additional deposits are not permitted during the term of a Certificate. Withdrawal of funds from a certificate, other than credited dividends, is subject to Mocse early withdrawal penalty as follows: If the certificate term is 12 months or less, an early withdrawal penalty of 90 days dividends will be assessed. If the certificate term is 18 months, an early withdrawal penalty of 180 days dividends will be assessed. Early withdrawal penalties may be waived if (a) you close an IRA Certificate Account within seven days of opening it, but only to the extent the penalties would invade principal (you will pay any penalties that will not invade principal), (b) you withdraw funds from an IRA Certificate Account after reaching age 59-1/2 or become disabled, (c) you withdraw funds within one year after our merger with another federally insured financial institution, if the merger results in loss of federal insurance on the Certificate Account, (d) any owner of the Certificate Account dies; or (e) any owner of the Certificate Account is deemed incompetent by a court or other administrative body of competent jurisdiction.

IRA Deposits and withdrawals may be limited or subject to penalty under Internal Revenue Service Regulations. Refer to your IRA documents for details.

Certificates do not automatically renew at maturity. At maturity, funds will automatically transfer to your Savings Account or IRA Savings Account and earn dividends at the rate that account is then earning.



FEE SCHEDULE

ACCOUNT FEES	ITEM CHARGE
Account Monthly Maintenance	NO CHARGE
Account Statement (per statement cycle)	
Printed Statement	NO CHARGE
Electronic Statement	NO CHARGE
Christmas Club Account Early Withdrawal	\$2.00 per withdrawal
Copy Requests:	
Paid Bill Payment Check	\$5.00
Paid Personal Checks	2 checks per statement NO CHARGE- then \$2.00 per check
Statement-Duplicate	\$2.00 per statement
Statement History	\$1.00 per page
NSF Fees:	
Item Returned NSF	\$30.00 per item
Item Paid NSF	\$25.00 per item*
Overdraft Protection Savings Transfer	\$10.00 per transfer
Returned Deposit Item (upon collection)	\$20.00 per item
Returned Deposit Item Drawn on Your Account	\$25.00 per item
Stop Payment Orders-Personal Checks, ACH Items, Bill Payments	\$15.00 per order
VISA and ATM/VISA CHECK CARD FEES	ITEM CHARGE
ATM Cash Withdrawals (<i>per suffix / per month</i>)	
1-15 Withdrawals	NO CHARGE
16-25 Withdrawals	\$25.00
26 or more Withdrawals	\$40.00
International Transaction	2% of transaction amount in US dollars
Plastic Card Replacement	\$10.00 each
VISA® Credit Card Late Payment Charge	\$25.00
GENERAL FEES	ITEM CHARGE
Account Reconciliation/Research	\$20.00 per hour (1/2 hour [\$10.00] minimum charge)
Cashier's Check Purchase	\$5.00 per check payable to a third party
Check by Phone (<i>money from other financial institution</i>)	\$5.00 per check
Foreign Collection Item	\$20.00 plus any originating financial institution fee
Internet Banking & Bill Payment	NO CHARGE
NSF Fee (in addition to item returned NSF fee)	\$20.00 per item
Money Gram Money Order	\$3.00 each
Coin Machine	3% for members; 8% for non-members
Miscellaneous Prepared Letter Service	\$25.00 per letter
Inactive Account Fee	\$5.00 per quarter
Bad Address Fee	\$2.00
In-Branch Printed Checks	\$5.00 per 8-check package
Wire Transfer-Domestic /U.S. Only	
Incoming	\$15.00 each
Outgoing	\$20.00 each

1. We reserve the right to change this Schedule of Charges and Fees at any time. We will give you 30 days' notice before the effective date of any changes in our fees and charges that would adversely affect you, including the introduction of new fees.

2. Any fees or charges assessed to the credit union for extra service of special handling on your account will be passed on to you.

*If you do not have available funds in your Mocse checking account or a linked line of credit or savings account to cover overdrafts, Mocse may at our sole discretion, as a courtesy to you, pay items (including checks, automatic debit (payment) entries, recurring payments set up using your debit card number, or online bill payments) that cause a negative balance on your checking account. If you opt in to the service, we may also pay everyday debit card purchases or permit ATM cash withdrawals against insufficient funds. If we do this, the fee shown above will be assessed for each paid item. There is no limit to the amount of fees that can be assessed. Items presented against insufficient funds will not be paid if (a) your checking account has been open fewer than 60 days; (b) your checking account does not receive regular deposits; (c) any owner of the checking account is in default on any obligation to us; (d) in our sole judgment you have initiated too many checking account withdrawal transactions against insufficient funds; or (e) the transaction is a merchant debit card purchase or ATM cash withdrawal and you have not opted in to our paying such items against insufficient funds. Negative balances must be restored within 30 days. Payment of items against insufficient funds when you do not have an available line of credit or savings account established as an overdraft protection source is never guaranteed even if we have accommodated you in this way in the past.

Rev. 2/15/17