

# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE 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	
Regular Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	—
Savers Plus	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Daily Balance	—
Premier Savings	to / to / to / to / to / or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	\$2,500.00	\$5.00	Daily Balance	—
Pinnacle Savings Plan	to / to / to / to / or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	\$25,000.00	\$5.00	Daily Balance	—
Health Savings (HSA)	\$0.00 to \$499.99 / \$500.00 to \$4,999.99 / \$5,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

RATE SCHEDULE (cont.)									
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	
Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Passbook	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Platinum Money Market	\$25,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Gold Money Market	to / to / to / to / or greater /	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00	\$10,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Economy Checking	—	—	—	—	—	—	—	—	—
Right Now Checking	—	—	—	—	—	—	—	—	—
ACH Reserve	/	Monthly	Monthly	Monthly (Calendar)	\$500.00	—	\$500.00	Daily Balance	—
Business Checking	/	Monthly	Monthly	Monthly (Calendar)	—	\$500.00	\$500.00	Daily Balance	—
Organizational Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Daily Balance	—
Rewards Savings Qualifications met (See Section 2)	\$0.00 to \$100,000.00 / \$100,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications not met (See Section 2)	/								
PCCU Cash Qualifications met (See Section 2)	\$0.00 to \$15,000.00 / \$15,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications not met (See Section 2)	/								
PCCU Cash Back	—	—	—	—	—	—	—	—	—

RATE SCHEDULE (cont.)									
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	
Youth Savings	\$0.00 to \$500.00 / \$500.01 or greater / to	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Junior Spending With eStatements	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Without eStatements	/								
Teen Cash Back Spending	—	—	—	—	—	—	—	—	Account limitations apply.
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 Regular Savings, Savers Plus, Premier Savings, Pinnacle Savings Plan, Health Savings (HSA), Christmas Club, IRA Passbook, Platinum Money Market, Gold Money Market, ACH Reserve, Business Checking, Organizational Checking, Rewards Savings, PCCU Cash, Youth Savings, and Junior Spending 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Premier Savings, Pinnacle Savings Plan, Health Savings (HSA), Platinum Money Market, Gold Money Market, Rewards Savings, PCCU Cash, and Youth Savings 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 Premier Savings, Pinnacle Savings Plan, Health Savings (HSA), Platinum Money Market and Gold Money Market 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. For Rewards Savings, PCCU Cash, and Youth Savings accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. PCCU REWARDS ACCOUNTS** – For all PCCU rewards accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 15 debit card purchases that post and settle your account; 2) have one ACH credit or debit post and settle your account; and 3) be enrolled in and receive eStatements. The monthly qualification cycle is defined as a calendar month in which dividends are paid. 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 monthly qualification cycle in order to qualify for the account's reward.

**Rewards Savings.** The Rewards Savings account is a tiered rate account and is available only to holders of a PCCU Cash account. If you meet the minimum qualification requirements for your PCCU Cash account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply on balances of \$100,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$100,000.00. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the PCCU Cash account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Rewards Savings account.

**PCCU Cash.** The PCCU Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this

account on balances of \$15,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$15,000.00. In addition, we will not assess internal ATM surcharges and will refund up to \$15.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your PCCU Cash account and ATM fees will not be refunded to you.

**PCCU Cash Back.** For PCCU Cash Back accounts, you will receive 2.00% cash back on up to \$400.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. In addition, we will not assess internal ATM surcharges and will refund up to \$15.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

### 3. YOUTH ACCOUNTS —

**Youth Savings.** Youth Savings accounts can be opened for under the age of 18. The Youth Savings account is a tiered rate account. The first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$500.00 and below. The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$500.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. Only one account is allowed per social security number.

**Junior Spending.** Junior Spending accounts can be opened for ages 7 to 13 years old and can remain open until the age of

18. For Junior Spending accounts, you will qualify for a higher dividend rate and annual percentage yield when enrolled in and receive eStatements. If you enroll in eStatements, the first dividend rate and annual percentage yield listed for this account will apply to your entire balance. If you are not enrolled in eStatements, the second dividend rate and annual percentage yield will apply to your entire balance. Only one account is allowed per social security number.

**Teen Cash Back Spending.** Teen Cash Back accounts can be opened for ages 14 to 17 years old. For Teen Cash Back Spending accounts, you may qualify for monthly cash back rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 5 debit card purchases that post and settle your account; and be enrolled in and receive eStatements. The monthly qualification cycle is defined as a calendar month in which dividends are paid. 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 monthly qualification cycle in order to qualify for the cash back reward. You will receive 2.50% cash back on up to \$200.00 (max. \$5.00) in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. Only one account is allowed per social security number. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward.

**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 Regular Savings, Savers Plus, Premier Savings, Pinnacle Savings Plan, Health Savings (HSA), Christmas Club, IRA Passbook, Platinum Money Market, Gold Money Market, ACH Reserve, Business Checking, Organizational Checking, Rewards Savings, PCCU Cash, Youth Savings, and Junior Spending accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas 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 Regular 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 Premier Savings, Pinnacle Savings Plan, Platinum Money Market, Gold Money Market, and Business Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Savers Plus, Premier Savings, Pinnacle Savings Plan, Christmas Club, IRA Passbook, ACH Reserve, Platinum Money Market, Gold Money Market, Business Checking, and Organizational Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, 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.

**8. ACCOUNT LIMITATIONS —** For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Passbook accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. All transactions must be made in person. For Rewards Savings, PCCU Cash and PCCU Cash Back, accounts please refer to section 2 for minimum requirements to earn monthly rewards. For Platinum Money Market and Gold Money Market accounts, you may make a maximum of six (6) withdrawals or transfers per calendar month, three (3) of which can be from checks. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Junior Spending and Teen Cash Back Spending accounts, no checks are allowed and no courtesy pay or overdraft options are available. For Regular Savings, Savers Plus, Premier Savings, Pinnacle Savings Plan, Health Savings (HSA), Economy Checking, Right Now Checking, ACH Reserve, Business Checking, Organizational Checking, and Youth Savings 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 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.

**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 provided in or with the Rate 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 Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

