

TRUTH-IN-SAVINGS DISCLOSURE



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EFFECTIVE DATE:
 4/01/2017

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 | |
| Savings | .10% / .10% | Monthly | Monthly | Monthly (Calendar) | \$5.00 | --- | \$5.00 | Daily Balance | Account transfer and withdrawal limitations apply. |
| Special Secondary Savings | .10% / .10% | Monthly | Monthly | Monthly (Calendar) | --- | --- | --- | Daily Balance | Account transfer and withdrawal limitations apply. |
| Traditional Checking | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Advantage Checking | .15% / .15% .25% / .25% .25% / .25% | Monthly | Monthly | Monthly (Calendar) | \$5,000.00 \$25,000.00 \$50,000.00 | --- | \$5,000.00 \$25,000.00 \$50,000.00 | Daily Balance | --- |
| Green Checking | | | | | | | | | |
| Requirements Met (see Section 1) | .25% / .25% 1.75% / 1.75% | Monthly | Monthly | Monthly (Calendar) | --- | --- | --- | Daily Balance | --- |
| Requirements Not Met (see Section 1) | .25% / .25% | | | | | | | | |
| <input type="checkbox"/> Holiday Club <input type="checkbox"/> Vacation Club | .10% / .10% | Monthly | Monthly | Monthly (Calendar) | --- | --- | --- | Daily Balance | Account transfer and withdrawal limitations apply. |
| IRA | .25% / .25% | Monthly | Monthly | Monthly (Calendar) | --- | --- | --- | Daily Balance | Account transfer and withdrawal limitations apply. |
| Consumer/Business Money Market | 0% / 0% .15% / .15% .20% / .20% .25% / .25% .60% / .60% .65% / .65% .70% / .70% | Monthly | Monthly | Monthly (Calendar) | --- | --- | \$0.00 \$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00 \$250,000.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |

ACCOUNT DISCLOSURES

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 Green Checking, Holiday Club, Vacation Club, IRA, Advantage Checking, Savings, and Special Secondary Savings accounts, the dividend rate and annual percentage yield may change at any time as determined by

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.



the Credit Union's Board of Directors. For Consumer/Business Money Market 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Advantage Checking accounts are tiered rate accounts. If your daily balance is from \$5,000.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$50,000.00 to \$99,999.99, the fifth dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$100,000.00 to \$249,999.99, the sixth dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$250,000.00 or greater, the seventh dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. For all tiered rate 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. The Green Checking account is a tiered dividend rate account. If your daily balance is \$25,000.00 or less and you meet all of the servicing qualifications during the calendar month; the first and second dividend in the Rate Schedule will apply. The minimum service qualifications are as follows: 1. You must perform a minimum of 15 PIN or signature based debit card transactions per month, 2. They must be enrolled in Online

Banking, Bill Pay, and receive E-statements, and 3. Have at least one (1) Direct Deposit. If your balance is greater than \$25,000.00 and you meet all of the service qualifications, the first and second dividend rate will apply up to \$25,000.00 and the first dividend rate will apply to the remaining balance over \$25,000.00. If you do not meet all of the minimum service qualifications during a calendar month, the third dividend rate will apply to the entire balance.

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.

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 Savings and Advantage 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 dividend period, you will not earn the stated annual percentage yield. 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 Holiday Club, Vacation Club, IRA, Savings, Special Secondary Savings, Consumer/Business Money Market 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, the entire balance will be transferred to another account of yours on or after October

1st and the account will remain open. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after April 1st and the account will remain open. For Green Checking, Traditional Checking, and Advantage Checking accounts, no account limitations apply. If the Regular Savings Account is closed within 90 days of opening, the member will be charged a closed account fee. The Credit Union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven (7) days and up to 60 days before such withdrawal. For Checking Accounts, you must be a member in good standing and be at least 18 years of age to open an account. If you do not meet this age requirement, you must have a joint owner on the account that is at least 18 years of age.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time card debit 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 effective 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.

