

TRUTH-IN-SAVINGS DISCLOSURE

The Rates, Fees And Terms Applicable To Your Account At University of Wisconsin Credit Union Are Provided In This Truth-In-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE									
	Dividend Rate/ Annual Percentage Yield (APY)	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
SEE SEPARATE RATE SHEET	<input type="checkbox"/> Certificate Accounts Various Terms Available See Separate Rate Sheet for Availability	Fixed	<input type="checkbox"/> \$500.00 <input type="checkbox"/> \$10,000.00 <input type="checkbox"/> \$250,000.00	Daily	Quarterly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
	<input type="checkbox"/> IRA Certificate Accounts Various Terms Available See Separate Rate Sheet for Availability	Fixed	<input type="checkbox"/> \$500.00 <input type="checkbox"/> \$10,000.00 <input type="checkbox"/> \$250,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
	<input type="checkbox"/> Smart Saver Certificate Accounts Various Terms Available See Separate Rate Sheet for Availability	Fixed	<input type="checkbox"/> \$250.00 <input type="checkbox"/> \$500.00 <input type="checkbox"/> \$10,000.00	Daily	Quarterly	Account's Term	Allowed – \$25.00 Minimum/Deposit	Allowed - see Transaction Limitations section	Automatic
	<input type="checkbox"/> Smart Saver Plus Certificate Accounts Various Terms Available See Separate Rate Sheet for Availability	Fixed	<input type="checkbox"/> \$250.00 <input type="checkbox"/> \$500.00 <input type="checkbox"/> \$10,000.00	Daily	Quarterly	Account's Term	Allowed – \$25.00 Minimum/Deposit	Allowed - see Transaction Limitations section	Automatic
	<input type="checkbox"/> Special Certificate Accounts Various Terms Available See Separate Rate Sheet for Availability	Fixed	<input type="checkbox"/> \$5,000.00 <input type="checkbox"/> \$10,000.00 <input type="checkbox"/> \$250,000.00	Daily	Quarterly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
	<input type="checkbox"/> Rate Bump Certificate Accounts Various Terms Available See Separate Rate Sheet for Availability	Variable Rate – Member has Discretion	<input type="checkbox"/> \$5,000.00 <input type="checkbox"/> \$250,000.00	Daily	Quarterly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic

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 Certificate, IRA Certificate, Smart Saver Certificate, Smart Saver Plus Certificate, and Special Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. During the term of your Rate Bump Certificate account, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. The bump rate will not be applied retroactively. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings, No Dividends Savings or Youth 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 Certificate, IRA Certificate, Smart Saver Certificate, Smart Saver Plus Certificate, Special Certificate and Rate Bump Certificate accounts, you may receive a higher dividend rate and Annual Percentage Yield if you have a larger minimum opening deposit or have a UW Credit Union Premium Checking account. For Smart Saver Certificate and Smart Saver Plus Certificate accounts, the minimum opening deposit may be less if you agree to

automatic transfer of at least \$25.00 per month. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the first business day after the banking day you make the deposit.

6. TRANSACTION LIMITATIONS — For Certificate, IRA Certificate, Smart Saver Certificate, and Rate Bump Certificate accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. For Smart Saver Plus Certificate accounts open seven (7) days or longer, withdrawals of principal during the month of December are not subject to penalty; however a minimum balance of \$250.00 must be maintained. All other withdrawals from your Smart Saver Plus Certificate account are subject to the early withdrawal penalties stated below. For all accounts, withdrawals of dividends posted to your certificate account are not subject to penalty. For Smart

Saver Certificate and Smart Saver Plus Certificate accounts, your account balance may not exceed \$100,000.00.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends or a loss of accumulated dividends, whichever is lesser; however, the penalty will not be less than seven (7) days' dividends
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Terms of longer than 12 months	180 days' dividends or a loss of accumulated dividends, whichever is lesser; however, the penalty will not be less than seven (7) days' dividends
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b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.
- (iii) Home Buying - When the amount withdrawn is used for a down payment on any first mortgage loan established with UW Credit Union (if the amount withdrawn is at least 7 days after the initial deposit).
- (iv) Medical Needs - When you provide supporting documentation that the amount withdrawn will be used for long term medical care such as a nursing home or hospice care, or medical expenses based on doctor's orders (if the amount withdrawn is at least 7 days after the initial deposit).

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Special Certificate accounts, the account will automatically renew into a regular Certificate at the next lowest term available (i.e. at maturity, an 8 month Special Certificate would renew as a regular 6 month Certificate).

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

12. TAX CERTIFICATION – DIVIDENDS — If we determine that any tax certification is missing or invalid on any solely or jointly held depository account(s), dividends will no longer be paid to that account(s) until a valid tax certification is provided.

