

TRUTH IN SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth herein. For Share Savings, Money Market, Checking, Cash Back Checking, Interest Rewards Checking, and IRA accounts, the Dividend Rate and Annual Percentage Yield may change monthly. The Money Market account is a tiered rate account. The Dividend Rate and Annual Percentage Yield applicable to the Money Market accounts depend on the balance ranges set forth herein. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the full balance of your account. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Interest Rewards Checking.

The qualification requirements for this account are:

- i) have at least 10 debit card purchases post and clear during the qualification cycle;
- ii) be enrolled in eStatements;
- iii) have at least one automatic deposit post into your checking account, OR at least one automatic payment post and clear from your checking account during the qualification cycle.

These accounts are tiered rate accounts. If your Daily Balance is \$10,000.00 or below and you meet all the qualifications during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply for the dividend period. If your balance is \$10,000.01 or greater and you meet all the qualifications, the second Dividend Rate and Annual Percentage Yield listed for this account will apply for the dividend period. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all the qualifications during the qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you have met your qualifications for the specified qualification cycle, we will reimburse you for Domestic ATM fees up to \$20.00 (up to \$5.00 per single transaction) per calendar month. ATM-processed transactions do not qualify as debit card transactions. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

Cash Back Checking.

The qualification requirements for this account are:

- i) have at least 10 debit card purchases post and clear during the qualification cycle;
- ii) be enrolled in eStatements;
- iii) have at least one automatic deposit post into your checking account, OR at least one automatic payment post and clear from your checking account during the qualification cycle.

If you meet all of the qualifications on your Cash Back Checking account you will receive 2.50% cash back on debit card purchases that post and clear during the monthly qualification cycle up to a total cash back of \$7.50 per monthly qualification cycle. ATM-processed transactions do not qualify as debit card transactions. If you have met your qualifications for the specified qualification cycle, we will reimburse you for Domestic ATM fees up to \$20.00 (up to \$5.00 per single transaction) per calendar month. ATM-processed transactions do not qualify as debit card transactions. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

One (1) Interest Rewards Checking or Cash Back Checking Account is allowed per social security number. “Monthly Qualification Cycle” for Interest Rewards and Cash Back checking accounts means a period beginning one day prior to the first day of the current statement period through one day prior to the close of the current statement period. We

reserve the right to convert Interest Rewards/Cash Back checking accounts to a different account, if the account qualifiers are not met for a period of 6 months or more.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth herein are accurate as of the Effective Date and is the rate which the credit union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth herein. The Dividend Period for all Share accounts begins on the first calendar day of the month and ends on the last calendar day of the month. The initial Dividend Period for Certificate Accounts, begins on the first day of the term and ends on the semiannual anniversary date. Subsequent Dividend Periods begin on the semiannual anniversary date, and on the next semiannual anniversary date. The final dividend period ends on the maturity date of the Certificate. Dividends on Certificate Accounts will be credited on the semiannual anniversary date as set forth herein.

4. Accrual of Dividends. For Share Savings, Money Market, and Checking Accounts, Dividends will begin to accrue on cash and non-cash deposits on the day the credit union receives provisional credit. Dividends will begin to accrue on electronic direct deposits on the calendar day (effective date) we receive the deposit. For IRA, and Certificate accounts, dividends will begin to accrue on cash and non-cash deposits on the calendar day (effective date) we receive the deposit. If you close a Share Savings, Money Market, IRA or Checking account before accrued Dividends is credited, accrued Dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth herein. For Share Savings, Money Market, and Checking accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield is set forth herein. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

6. Savings and Checking Account Limitations. For Share Savings and Money Market Savings accounts, transaction limitations will apply. No more than six (6) pre-authorized, automatic or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For Checking accounts, no account transaction limitations apply.

7. Certificate Account Features.

- a. Account Limitations. After your account is opened, you may not make additional deposits to your account. On the crediting date, you may elect to have dividends transferred automatically to your Share Savings, Money Market, Checking, or IRA accounts.
- b. Maturity. Your Certificate Account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
- c. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date. (1) Amount of Penalty. For all Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: Terms of 24 months or less, 90 days of dividends; terms over 24 months, 180 days of dividends. (2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividend that has been earned on the amount withdrawn. If the account has not yet earned dividends, no dividends will be paid. (3) Withdrawal of dividends prior to maturity. The annual percentage yield assumes that dividends remain in the account until maturity and a withdrawal will reduce the earnings. (4) Exceptions to Early Withdrawal Penalties. 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 establishment; provided that depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn. iii. Where the account is a Traditional IRA and the amount being withdrawn is to satisfy the required minimum distribution (after age 70 1/2).
d. Renewal Policy. Regular Certificate, and IRA Certificates are automatically renewable accounts. Your account will automatically renew for another term upon maturity, and 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. You may elect not to have your Certificate Account renew at any time.
e. Non-transferable/Non-negotiable. Your account is nontransferable and non-negotiable. The funds in your account may not be pledged to secure any obligation without our prior written consent.

8. Fees For Overdrawing Accounts. Fees may be imposed on each check ACH debit, and other payments of withdrawals authorized by you, account service charges, pre-authorized drafts, and any other items that may be posted to 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 approval limit. If you have any questions or require current rate information on your accounts, please contact us. Please refer to the Fee Schedule for current fee information.

General Fees - All Accounts

Account Closure Fee (0-90 Days)	\$15.00
Account Research/Reconciliation (Hourly)	\$20.00
ACH/EFT Insufficient Funds.....	\$25.00
ACH/EFT Stop Payment.....	\$25.00
Bad Address Fee (Annual).....	\$5.00
Deposit of Foreign Collection Item.....	\$20.00
Immediate Coin Processing (Unless Child).....	10% of coin total
Safe Deposit Box Rental (Annual).....	Contact Branch (Excludes Midvale)
Drilling Fee for Safe Deposit Box.....	\$195.00
JCU Certified Check	
First Two.....	Free
Each Additional Check	\$2.00
Non-Member.....	\$5.00
Stop Payment on Certified Check.....	\$25.00
Notary Service	
Up to Three Notarizations	Free
Each Additional Notarizations	\$5.00
Non-Member.....	\$5.00
Returned Deposits	
Personal.....	\$25.00
Executive Business Checking	\$5.00
All Other.....	\$10.00
History Printout	
First Five Pages.....	Free
Each Additional Page	\$1.00
Wire Transfers	
Outgoing (Within USA)	\$30.00
Outgoing (Foreign).....	\$45.00
Incoming.....	Free
ATM Only Card (Per Withdrawal)	\$0.50
ATM (CO-OP)	Free
ATM (Non CO-OP)	Varies By ATM Owner
Gift Cards.....	\$2.00
Online Bill Pay Access.....	Free
Online Bill Pay Stop Payment.....	Free
Canceled Check Copy (Bill Pay) Using JCU Staff	\$3.00
Canceled Check Copy (Bill Pay) Using e*Teller	Free
Courtesy Pay (Per Covered Item).....	\$20.00
Insufficient Funds Check.....	\$25.00
Stop Payment of Check.....	\$25.00
New Start w/ Direct Deposit Monthly Fee	\$10.00
New Start w/o Direct Deposit Monthly Fee	\$15.00
Cash Back/Reward Checking Monthly Fee.....	Free
VISA Debit & Credit Cards	
Visa Debit & Credit Cards Annual Fee.....	Free
Visa Late Payment 15 days and greater per missed payment.....	\$25 or 5% (whichever is greater), \$35.00 maximum
Consumer Loans	
Late Payment 15 days and greater per missed payment.....	\$25 or 5% (whichever is greater), \$50 maximum
Payment Extension.....	\$25.00

Refinance of Existing JCU Loan.....	Free
Real Estate Loans	See Mortgage Department
Certificates of Deposit/Money Market/IRA	
Certificates of Deposit Early Withdrawal Penalties:	
Less Than 24 Months.....	90 Day Interest Penalty
More Than 24 Months.....	180 Day Interest Penalty
Elite MMDA Withdrawal	
First Three.....	Free
Each Additional per Month	\$15.00 Each
IRA Early Withdrawal Penalty.....	1% or \$25.00 (whichever is greater)
Membership (Par Value)	\$25.00

Contact us: Jordan Credit Union 801-566-4195
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