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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	INTEREST			BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	
Share Savings	\$100.00 to \$4,999.99 .03/.03 \$5,000.00 or greater .05/.05	Quarterly	Quarterly	\$1.00	—	\$100.00	Average Daily Balance Account transfer and withdrawal limitations apply.
Christmas Club	.05 / .05	Quarterly	Quarterly	—	—	—	Average Daily Balance Account withdrawal limitations apply.
IRA Variable Rate Notice	.10 / .10	Quarterly	Quarterly	\$1.00	—	—	Average Daily Balance Account withdrawal limitations apply.
Premier Money Market	\$0.00 to \$999.99 .80/.80	Monthly	Monthly	\$1.00	—	—	Average Daily Balance Account transfer and withdrawal limitations apply.
	\$1,000.00 to \$9,999.99 1.00/1.00						
	\$10,000.00 to \$24,999.99 1.10/1.10						
	\$25,000.00 to \$49,999.99 1.20/1.20						
	\$50,000.00 to \$74,999.99 1.30/1.30						
\$75,000.00 to \$199,999.99 1.60/1.60	1.90/1.90	\$200,000.00 or greater					
Free Checking	—	—	—	—	—	—	—

Premier Checking .15 / .15

Monthly Monthly \$500.00 \$500.00

Average Daily
balance

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Share Savings, Christmas Club, and Premier Checking accounts, the interest rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For IRA Variable Rate Notice and Premier Money Market accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Share Savings and Premier Money Market accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, Christmas Club, IRA Variable Rate Notice, Premier Money Market, and Premier Checking accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest. However, for Christmas Club accounts, any accrued interest will be paid if you close the account within seven (7) days of the date you open it.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Checking accounts, there is a minimum daily balance required to avoid a service fee for the crediting period. If the minimum daily balance requirement is not met during each day of the crediting period, you will be charged a service fee as stated in the Fee Schedule. For Share Savings accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum average daily balance requirement is not met, 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, interest is calculated by applying a periodic rate to the average daily balance in the

account for the crediting 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.

5. ACCOUNT LIMITATIONS — For Share Savings and Premier 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 Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. For Share Savings accounts, you may make three (3) withdrawal(s) from your account each quarter. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Christmas Club accounts, you may make one (1) withdrawal(s) from your account each year. For IRA Variable Rate Notice accounts, in order to withdraw any or part of your deposit without fee, we must receive at least 90 days written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten (10) days before the termination date. If you do not provide the required notice of your intent to withdraw, we may impose a withdrawal fee. The fee will be equal to 90 days interest on the amount withdrawn or \$25.00, whichever is greater. The interest rate we will use to calculate the withdrawal fee will be the interest rate in effect at the time of the withdrawal. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the withdrawal fee. See your plan disclosure for additional IRA account information. For Free Checking, and Premier Checking, accounts, no account limitations apply.

6. 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.

7. 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 \$1.00

Number of Shares Required 1

8. 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.

9. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

