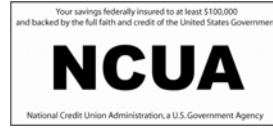




TRUTH-IN-SAVINGS DISCLOSURE CERTIFICATES

Effective Date | | Maturity Date

Certificate Suffix | | Amount \$



The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The rates appearing in 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. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Term	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Renewable
Certificate Accounts									
<input type="checkbox"/> 1 Month Special Loyal & Premier ¹			Fixed	\$10,000	Monthly	Monthly	Account Term	Not Allowed	Automatic
<input type="checkbox"/> 3 Month <input type="checkbox"/> 6 Month <input type="checkbox"/> 12 Month <input type="checkbox"/> 18 Month <input type="checkbox"/> 24 Month			Fixed	\$500	Monthly	Monthly	Account Term	Not Allowed	Automatic
<input type="checkbox"/> 30 Month			Fixed	None	Monthly	Monthly	Account Term	Not Allowed	Automatic
<input type="checkbox"/> 36 Month <input type="checkbox"/> 48 Month			Fixed	\$1000	Monthly	Monthly	Account Term	Not Allowed	Automatic
<input type="checkbox"/> 42 Month			Fixed	\$1000 \$250 minor	Monthly	Monthly	Account Term	Allowed	Automatic
<input type="checkbox"/> 54 Month Raise-Up			Variable Rate Member's Discretion	\$1000	Monthly	Monthly	Account Term	Not Allowed	Automatic & without raise-up provision
<input type="checkbox"/> Callable Certificate Accounts (if available)									
Term: 48 Month Call Date: 12 Months after account opening			Fixed	\$1000	Monthly	Monthly	Account Term	Not Allowed	Automatic without call option

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.

- 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 all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. 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. During the term of your Raise-Up 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 one-month certificate is a special available only to members receiving Loyal or Premier Relationship Rewards.
- 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.
- Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule. Dividends can be added to the certificate balance, posted to another account or mailed to their home.
- Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.
- Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- Transaction Limitations.** After your account is opened, you may add funds to your account or make withdrawals of dividends from your account in any amount as indicated above.
- Maturity.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
- Call Option.** A call option is a one-time, 30-day window allowing the member to redeem early without penalty. The benefit is a higher, locked-in yield, but a shorter commitment. The call option may not be available at renewal time. If the call option is not available, the certificate will be renewed for a standard term.
- Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date. For Callable Certificate accounts, the early withdrawal penalty will not apply when you exercise your call option as described in Section #8 above.
- Amount of Penalty.** For Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: certificates with terms of 12 months or less is 90 days dividends. The penalty for certificates with terms longer than 12 months is 180 days dividends.
- 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. If the certificate is withdrawn in less days than the number of days of penalty, then the penalty will be the equivalent of all of the interest earned and paid to the date of withdrawal.
- 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:
 - When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
 - 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.
- 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 7 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of yours, except obligations with Sun Federal Credit Union.

Share Value Par value of one share \$5.00