



UW Credit Union
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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

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	See Section 6
Savings Accounts	SEE SEPARATE RATE SHEET	Daily	Monthly	Monthly (calendar)	\$5.00	SEE SEPARATE FEE SCHEDULE	\$100.00	Daily Balance	—
No Dividend Savings Accounts		—	—	—	\$5.00		—	—	—
Youth Savings Accounts		Daily	Monthly	Monthly (calendar)	\$5.00		\$5.00	Daily Balance	—
College Funds Accounts		Daily	Monthly	Monthly (calendar)	\$100.00		\$100.00	Daily Balance	—
Secured Savings Accounts		Daily	Monthly	Monthly (calendar)	\$500.00		\$100.00	Daily Balance	Account withdrawal and deposit limitations apply.
IRA Savings Accounts		Daily	Monthly	Monthly (calendar)	\$5.00		\$100.00	Daily Balance	—
Investors Indexed Money Market Accounts (Business or Personal)		Daily	Monthly	Monthly (calendar)	\$10,000.00		\$10,000.00	Daily Balance	—
Investors Advantage Money Market Accounts (Business or Personal)		Daily	Monthly	Monthly (calendar)	\$100.00		—	Daily Balance	—
Rewards Checking Accounts		Monthly	Monthly	Monthly (calendar)	—		\$1,000.00	Daily Balance	See separate Fee Schedule.
Launch, Clear, and Encore Accounts		—	—	—	—		—	—	See separate Fee Schedule.
No Dividend Rewards Checking Accounts		—	—	—	—		—	—	See separate Fee Schedule.
No Dividend Trust/Estate Checking Accounts		—	—	—	—		—	—	See separate Fee Schedule.
Trust/Estate Checking Accounts		Monthly	Monthly	Monthly (calendar)	\$50.00		\$1,000.00	Daily Balance	—
Organization Savings Accounts		Daily	Monthly	Monthly (calendar)	\$5.00		\$100.00	Daily Balance	—
Organization Checking Accounts		—	—	—	\$50.00		—	—	—
Business Savings Accounts		Daily	Monthly	Monthly (calendar)	\$5.00		\$100.00	Daily Balance	—
Business Checking Accounts		Monthly	Monthly	Monthly (calendar)	\$50.00		\$5,000.00	Daily Balance	See separate Fee Schedule.

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 Savings, Youth Savings, College Fund, Secured Savings, Investors Advantage Money Market, Rewards Checking, Trust/Estate Checking, Organization Savings, Business Savings and Business Checking accounts, the Dividend Rate and Annual Percentage Yield may change weekly as determined by the Credit Union's Board of Directors. For IRA Savings accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Investors Indexed Money Market accounts, the dividend rate may change weekly and is based on an index rate (index) which shall be between 70% and 130% of the 3-month Constant Maturity Treasury Rate (CMT) as published in the Wall Street Journal. For balances of \$10,000.00 or greater, the APY will be no less than the index minus 1.10%; for balances of \$50,000.00 or greater, the APY will be no less than the index minus 1.0%; for balances of \$100,000.00 or greater, the APY will be no less than the index minus .90%; and for balances of \$250,000.00 or greater, the APY will be no less than the index minus .80%. In no case will the account interest rate be less than .01%. Your Dividend Rate and Annual Percentage Yield may change every Friday (or Thursday if Friday is a non-business day). The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. For **Investors Indexed Money Market**, and **Investors Advantage Money Market** accounts are tiered rate accounts. The balance ranges and corresponding dividend 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 dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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 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 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.

5. 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, Youth Savings, Organization Savings or Business 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 Investors Indexed Money Market accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Savings, Youth Savings, College Fund, Secured Savings, IRA Savings, Investors Indexed Money Market, Rewards Checking, Trust/Estate Checking, Organization Savings and Business Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For Business Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met each day, you will not earn the stated Annual Percentage Yield. For Rewards Checking and Trust/Estate Checking accounts, dividends are earned on the daily balance exceeding the minimum balance required to earn the stated APY. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the actual balance in the account each day. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the actual balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS - For Secured Savings accounts, unless otherwise specified, after the account is opened you may not make deposits into the account, or withdrawals from the account until the associated loan obligation is paid in full. Also, for Secured Savings accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Savings, No Dividend Savings, Youth Savings, College Fund, IRA Savings, Investors Indexed Money Market, Investors Advantage Money Market, Organization Savings, Rewards Checking, Launch, Clear, Encore, No Dividend Rewards Checking, Trust/Estate Checking, Organization Checking, and Business Savings, Business Checking accounts, no account limitations apply.

7. 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 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 Fee Schedule.

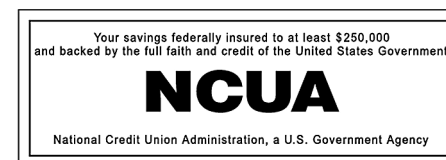
8. TAX CERTIFICATION – DIVIDENDS – If we determine that any tax certification is missing or invalid on any solely or jointly held depository account(s), dividends will no longer be paid to that account(s) until a valid tax certification is provided.

9. 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

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration 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.

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



Checking account promotional bonuses can be offered from time to time. In those cases, for Rewards checking, No Dividend Rewards Checking, Launch, Clear and Encore accounts, you will receive \$50.00 for opening your account. If the account is closed within 12 months after opening, the \$50.00 bonus may be deducted at closing.