

the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw funds from this account as explained in our bylaws. Withdrawals from a time deposit (i.e. certificate) prior to maturity or prior to the expiration of any notice period is restricted and subject to penalty. See your notice of penalties for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts.

Individual Account – This is an account in the name of one person. Unless you appoint an authorized signer (agent), only one person has access to such an account (you).

Joint Account – This is an account in the names of two or more persons. Any one of such persons, acting alone, has complete access to the account. Upon the death of any party to such account, we are permitted to pay the account balance to the surviving parties, but this authority protects us only. The surviving joint parties may be liable to the heirs, legatees, or creditors of the deceased party to the extent the funds withdrawn by the survivors were owed by the deceased. If any party to a joint account sends notice to us to prevent withdrawals from the account by another party or parties, we may require the party to withdraw the balance and close the account or we may refuse to allow any further withdrawals from the account except upon the written consent of all parties to it. The remedy we choose is entirely at our discretion.

Corporate, Partnership, and other Organizational Accounts – We will usually require a separate authorization form designating the person permitted to withdraw and the conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

PLEDGES, ASSIGNMENTS, TRANSFERS – You cannot pledge, assign or transfer any account or any interest in an account (other than to us) unless you first get our written consent. We have the right to refuse a request for any reason or no reason whatsoever. Your ability to pledge or assign an account or an interest in it is equal to your right of access to the account (and is subject to our right to refuse to permit it).

STOP-PAYMENTS - A stop-payment order must be given in the manner required by law, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the date, number, amount, and payee of the item. A stop-payment order is effective for six months from the date of its request. We will honor a stop-payment request by the person who signed the particular item, and by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from the account than the person who signed the item in question. Only the person who initiated the stop payment may make a release of the stop-payment request.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. We restrict the number of transfers from a savings account to another account, or third parties, to a maximum of six per month (less the number of certain 'preauthorized transfers' during the month). Other account transfer restrictions are described elsewhere in this brochure.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in interest or dividend rates have been provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if your membership in Sloss Federal Credit Union terminates. You agree to keep us informed about your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS - If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 14 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the account card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on items you write unless we have agreed to the restriction in writing signed by an officer of the credit union. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on the account card or that are filed separately with us, and contain the required number of signatures for this purpose.

RIGHT TO REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

Our right to repayment does not apply to an account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

ELECTRONIC FUNDS TRANSFER (EFT) DISCLOSURE

The Electronic Fund Transfers we are capable of processing are indicated below, some of which may not apply to your account(s). Please read this disclosure carefully because it informs you of your rights and obligations for these transactions. You should keep this notice for future reference.

Direct Deposits - You may make arrangements for certain direct deposits to be accepted into your Checking or Savings account(s).

Overdraft Protection Transfers - You may make arrangements/application for automatic overdraft protection coverage from your account(s) and from an overdraft protection loan (if qualified).

Preauthorized Withdrawals - You may make arrangements to pay certain recurring bills from your Checking or Savings account(s).

Telephone Teller Transactions - You may access your account(s) via telephone to perform various inquiries and transactions.

Internet Teller Transactions - You may access your account(s) via the Internet to perform various inquiries and transactions.

Visa Check Card Withdrawals and Transfers - You may access your account(s) via automated teller machines (ATMs) and participating merchants using your Visa Check Card (via signature and/or personal identification number, or PIN) to perform various inquiries, transfer funds, withdraw cash, or make purchases.

RESTRICTIONS ON CERTAIN ACCOUNTS' TRANSACTIONS PER MONTH

In addition to other applicable restrictions on transfers and withdrawals described herein, we also may not permit more than six transfers or withdrawals from Savings accounts, either individually or in aggregate, per calendar month. Once the total of six transfers and/or withdrawals is reached, funds may not be permitted to transfer or withdraw via the methods below:

- Automatic overdraft transfers
- Preauthorized/automatic (ACH) debits/payments
- Telephone Teller transfers or withdrawals
- Internet Teller transfers or withdrawals
- Telephone requested transfers or withdrawals
- Visa Check Card transfers or withdrawals

For security purposes, Visa Check Card usage is subject to certain daily restrictions on the total amount and number of withdrawals. The total amount of daily purchases is restricted to \$2,000.00 and the total number of daily purchases is restricted to 10. The total amount of daily ATM withdrawals is restricted to \$510.00 and the total number of daily ATM withdrawals is restricted to 10.

CHARGES FOR ELECTRONIC FUND TRANSFERS

We do not charge a fee for direct deposits to any type of account. We do not charge a fee for overdraft protection transfers. We do not charge a fee for preauthorized withdrawals from any type of account. We charge a \$1.00 fee per transaction for Visa Check Card usage at ATMs. ("Transaction" includes withdrawals, transfers, inquiries, etc.) We charge a \$1.00 fee for Visa Check Card PIN reissuance. We charge a \$5.00 fee for Visa Check Card replacement (for any reason). We charge a \$25.00 fee per NSF/overdraft occurrence. Please refer to our separate Standard Fees & Service Charges for additional information. NOTE: some ATM operators may impose a fee for transactions initiated at their terminals. This fee, or surcharge, is not assessed/collected by Sloss Federal Credit Union and is not refundable.

RIGHT TO DOCUMENTATION

Direct Deposit and Payroll Deduction - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit should tell you every time they send us the funds.

Withdrawals and Transfers - You can get a receipt at the time you make a withdrawal from or a transfer to/from your account(s) using an ATM or point-of-sale (merchant) terminal.

Periodic Statements - You will get a statement of account(s) from us monthly unless there are no electronic transfers/withdrawals within the month. In such cases, you will get a statement of account(s) quarterly.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

Right to Stop Payment and Procedure for Doing So - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. You must call or write us at the telephone number or address listed in this brochure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we will require you to put your request in writing and get it to us before the payment is scheduled to be made (signed request is required). You must tell us the scheduled date the payment is to be made, its amount, and the payee (originator). Please refer to our separate Standard Fees & Service Charges for the amount we will charge you for each stop payment order you give.

Notice of Varying Amounts - If these regular payments may vary in amount, the person you are going to pay must tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for Failure to Stop Payment of Preauthorized Transfer - If you order us to stop one of these payments three business days or more before it is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY

Liability for Failure to Make Transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft protection loan.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.

There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers, and insurance agents.
- Non-financial companies such as retailers, direct marketers, and publishers.
- Others, such as non-profit organizations.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose non-public personal information about you to non-affiliated third parties as permitted by law.

UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your card and/or PIN/code has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account(s) (plus your maximum overdraft protection loan limit). If you tell us within two business days, you can lose no more than \$50 if someone used your card without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you can lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time period.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer)

after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will credit your account within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we will not credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

SLOSS FEDERAL CREDIT UNION

Member Services

P.O. Box 170070

Birmingham, Alabama 35217

Business Days: Monday through Friday

(excluding federal holidays)

205-520-2100 * 800-793-3976

DETAILED INFORMATION AVAILABLE ON REQUEST

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all checking accounts. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the deposit day. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described below for the type of check that you deposited.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Description of Deposit	First \$100 Available	Remainder Available
Cash, direct deposit, wire transfer, cashier's check, teller's check, Sloss Federal Credit Union check, certified check, government check	Immediately	Immediately
Local Check	Day after deposit	2 nd day after deposit day
Non-local Check	Day after deposit	5 th day after deposit day
Check New account (1)	Day after deposit	9 th day after deposit day
Local Check Large deposit (2)	Day after deposit	7 th day after deposit day
Non-local Check Large deposit (2)	Day after deposit	11 th day after deposit day
Local Check Redeposited item	Day after deposit	7 th day after deposit day
Non-local Check /Redeposited item	Day after deposit	11 th day after deposit day
Local Check Repeated NSFs	Day after deposit	7 th day after deposit day
Non-local Check Repeated NSFs	Day after deposit	11 th day after deposit day
Local Check Reasonable cause	Day after deposit	7 th day after deposit day
Non-local Check Reasonable cause	Day after deposit	11 th day after deposit day

TERMS AND CONDITIONS OF YOUR ACCOUNT

Dear **SLOSS FEDERAL CREDIT UNION** Member:

This brochure contains the rules which govern your account(s) with us. Please read this brochure carefully. Upon signing your Application for Membership (signature card) and/or continuing to maintain an account with us, you agree to these rules, our bylaws, and any rules/bylaw amendments. You agree to pay the fees we charge and you give us the right to collect any fees, as earned, directly from the account balance. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this brochure. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Alabama (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here.

The purpose of this brochure is to:

1. summarize the existing rules applicable to the more common transactions;
2. establish rules to govern transactions or events which the law does not regulate;
3. establish rules for certain events or transactions which the law already regulates but permits variation by agreement; and
4. provide disclosures of our accounts' terms and conditions, funds availability, electronic fund transfers, and truth-in-savings.

We may permit some variations from this standard agreement, but any variations must be agreed to in writing either on our signature card for the account or in some other written form.

As used in this brochure, the words "we", "our", and "us" mean **SLOSS FEDERAL CREDIT UNION** and the words "you" and "your" mean the owner(s) of this account and any "agent" appointed by or on behalf of the owner(s) to sign on the account in a representative capacity.

LIABILITY - Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of service charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees. You agree that the Credit Union has the right to impress and enforce a statutory lien against your accounts and dividends – without further notice – in the event you fail to satisfy a financial obligation, and that we may restrict or deny access to products/services and/or close accounts if you violate any terms thereof or fail to satisfy any financial obligation.

DEPOSITS - Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually receive them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. If this account earns dividends, we are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any right to receive any original item after it is paid.

WITHDRAWALS - Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the account card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Rate information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compound and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is December 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the preceding month, and for the example above is December 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement - You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar quarter.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - You may make any withdrawals or transfers to another credit union account of ours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

YOUR ACCOUNT

Below is the dividend rate and dividend annual percentage yield (APY) information on the account(s) you have opened or inquired about. See inside for further details.

These are _____, 20____ dividend rates and annual percentage yields. Subject to change without notice.

SAVINGS ACCOUNT

The current dividend rate for this month is _____% with an APY of _____ %.

SUB SAVINGS ACCOUNT

The current dividend rate for this month is _____% with an APY of _____ %.

SUNSHINE CLUB SAVINGS ACCOUNT

The current dividend rate for this month is _____% with an APY of _____ %.

CHRISTMAS CLUB SAVINGS ACCOUNT

The current dividend rate for this month is _____% with an APY of _____ %.

CHECKING ACCOUNT

The current dividend rate for this month is _____% with an APY of _____ %.

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

The current dividend rate for this month is _____% with an APY of _____ %.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is December 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the preceding month, and for the example above is December 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement - There is no minimum required to open this account. There is no minimum average daily balance requirement in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfer limitations may be made by check or similar order to a third party. If you exceed the transfer limitations set forth, your account will be subject to closure by the credit union.

CHRISTMAS CLUB SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is December 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the preceding month, and for the example above is December 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement - The minimum required to open this account is the purchase of one share in the credit union. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfer limitations may be made by check or similar order to a third party. If you exceed the transfer limitations set forth, your account will be subject to closure by the credit union.

CHECKING ACCOUNT

Rate information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is December 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the preceding month, and for the example above is December 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - You must maintain a minimum average daily balance of \$500.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of dividend on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

(1) = Accounts opened within prior 30 days.

(2) = Same-day deposits (consisting of single or multiple checks) of \$5,000 or more individually or in aggregate.

Longer holds may apply beyond the periods specified above. If so, we will notify you at the time you make your deposit and explain why the funds are being held and when they will be available.

TRUTH-IN-SAVINGS DISCLOSURE

Sloss Federal Credit Union reserves the right to at any time require not less than seven days notice, in writing, before each withdrawal from a dividend-earning account other than a time deposit (certificate), or from any other savings account as defined by Regulation D. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Member accounts are federally insured by the National Credit Union Share Insurance Fund (NCUSIF). Please refer to our separate fee schedule for additional information about charges.

SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the preceding month, and for the example above is December 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement - The minimum required to open this account is the purchase of one share in the credit union. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfer limitations may be made by check or similar order to a third party. If you exceed the transfer limitations set forth, your account will be subject to closure by the credit union.

Par value of a share - The par value of a share in this account is \$5.00.

SUB SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the preceding month, and for the example above is December 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement - There is no minimum required to open this account. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfer limitations may be made by check or similar order to a third party. If you exceed the transfer limitations set forth, your account will be subject to closure by the credit union.

SUNSHINE CLUB SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.