

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Weekly:			Monthly:			Quarterly:			Annually:
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	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 to Calculate Dividends	
Regular Share Savings \$0.00 to \$99.99 \$100.00 to \$499.99 \$500.00 to \$999.99 \$1,000.00 or greater	/ / / /	Daily	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Diamond Savings	/	Daily	Monthly	Monthly (Calendar)	\$7,500.00	\$7,500.00	\$7,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Daily	Annually	Annually (Noncalendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Club "For"	/	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Club	/	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Diamond Money Market \$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 or greater	/ / /	Daily	Quarterly	Quarterly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Super Saver	/	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Payroll Savings	/	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Ultimate Checking Qualifications Met (See Section 1) \$0.00 to \$9,999.99 \$10,000.00 or greater Qualifications Not Met (See Section 1) \$500.00 or greater	/ / to /	Daily	Monthly	Monthly (Calendar)	—	—	Qualifications Met \$0.00 Qualifications Not Met \$500.00	Daily Balance	—
Second Chance Checking	—	—	—	—	—	—	—	—	—

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 Diamond Money Market accounts, the dividend rate and annual percentage yield may change weekly as determined by the Credit Union's Board of Directors. For Regular Share Savings, Club "For", IRA Club, Super Saver, and Payroll Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Diamond Savings and Ultimate Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Share Savings, Diamond Money Market, and Ultimate Checking 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 Regular Share Savings and Diamond Money Market 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.

The Ultimate Checking account is a tiered account. If you meet the qualification requirements during the calendar month, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$9,999.99 or less, and will earn the second dividend rate and range of annual percentage yields on balances of \$10,000.00 and greater. To meet the minimum qualification requirements, you must: 1) complete a minimum of ten (10) debit card purchases, for a minimum of \$20.00 each; 2) Log in to Online Banking; 3) Enroll in and receive e-Statements; and 4) have one (1) direct deposit posted to your account. If you do not meet all of the minimum qualification requirements during the calendar month the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to balances over \$500.00.

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 the 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. For Christmas Club accounts, the dividend period is annual. For example, the first dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share Savings, Diamond Savings, Christmas Club, Club "For", IRA Club, Diamond Money Market, Super Saver, Payroll Savings, and Ultimate Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 Diamond Savings accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Diamond Savings and Diamond Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, 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, 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 principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Regular Share Savings, Diamond Savings, Club "For", IRA Club, Diamond Money Market, Super Saver, and Payroll Savings 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 on or after October 31 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 Super Saver accounts, the member must be 18 years of age or younger. For Ultimate Checking and Second Chance 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 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

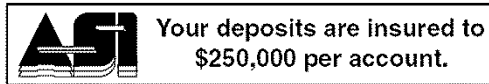
of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. 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	\$25.00
Number of Shares Required	1

9. RATES — The rates appearing with this 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.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).



This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

FEE Schedule

(Updated 2019-04-02)

Diamond Savings Account Fees

- Account Below Minimum
Fee \$10.00

Diamond Money Market Fees

- Excess Withdrawal Fee \$20.00/Withdrawal
(In excess of six (6) per calendar month)
- Account Below Minimum Fee \$20.00/Month

Other Service Fees

- Account Reconciliation \$20.00/Hour
- Account Research \$20.00/Hour
- Statement Copy Fee \$1.00/Page
- Deposited Item Return Fee
 - First Presentation \$10.00/Item
 - Second presentation \$15.00/Item
- Wire Transfer (Outgoing) \$15.00/Transfer
- Wire Transfer (Incoming) \$5.00/Transfer
- Money Order \$1.25/Check
- Cashier's Check \$2.00/Item
- Counter Checks \$5 for 4 Checks
- Dormant Account Fee \$5.00/Month
- VISA Blackbird Reloadable Card Purchase \$3.00/ea
- VISA Blackbird Card Reload Fee \$3.00/ea
- International Wire Transfer \$40.00/Transfer
- Foreign Item Processing \$20.00 plus actual cost
- Photocopies \$0.10/Page
- Copy of Draft \$2.00/Draft
- Reopen Draft Account \$20.00
(within 90 days of closing)
- Close Membership \$25.00
(within 90 days of opening)
- Locator Fee \$1.00
- Check Cashing Fee \$2.00 per item
- Transaction Limitation Fee \$4.00/Transaction
(See account limitations – Section 6)
- Mailed Statement Fee \$2.00/Statement

EFT Fees

- ATM Withdrawal/Transfer Fee \$2.00/Transaction
(After five per month at ATMs not owned by the credit union
or cash withdrawals at a point of sale terminal)
- Automatic Transfer Fee \$2.00/Transaction
- Dormant ATM/Debit Fee \$10.00/Month
(For each month with no card activity)
- Debit Card Replacement Fee \$10.00

Account Fees

- NSF fees \$30.00/Item
- Stop Payment Fees \$30.00/Request
- Courtesy Pay Fee \$30.00/Item

Second Chance Checking Fees

- Service Fee \$2.50/Week

If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

PERFECT CIRCLE CREDIT UNION

631 East Main Street Hagerstown, IN 47346
Phone: (765) 489-4571
Fax: (765) 489-5778

2306 S Memorial Drive New Castle, IN 47362
Phone: (765) 521-2215
Fax: (765) 521-2213

77 South 37th Street Richmond, IN 47374
Phone: (765) 965-7400
Fax: (765) 965-3910

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured.