



MECU of Baltimore, Inc.
 One South Street
 Baltimore, MD 21202
 (410) 752-8313
 www.mecu.com
 E-mail address: info1@mecu.com

Truth-In-Savings Disclosure

Last Dividend Declaration Date

July 1, 2018

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

| ACCOUNT TYPE | DIVIDENDS | | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|-----------------------|---|----------------------|--------------------|-----------------|-------------------------|--|--|----------------|-------------------------------------|
| | July Declared 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 |
| Share Savings Account | 0.25% / 0.25% | Monthly | Monthly | Monthly | \$5.00 | \$50.00* | \$5.00 | Daily Balance | Account transfer limitations apply. |

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 (APY) 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 Share Savings accounts, the Dividend Rate and Annual Percentage Yield may change monthly 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, which is set forth in the Rate Schedule.

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 of dividends and dividend period applicable to each account are set forth in the Rate Schedule (Dividends Credited monthly, Dividends Compounded monthly, Dividend Period monthly). The Dividend Period is the period of the 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 Share Savings accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. There will be a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the crediting period. If the minimum daily balance is not met each day of the crediting period, you will not earn the stated Annual Percentage Yield. *A fee will be assessed if a withdrawal performed at any teller window leaves the account balance below the stated minimum.

6. Account Limitations. For Share Savings accounts, no more than six (6) preauthorized, automatic, electronic, or telephone transfers may be made from this account to another account of yours or to a third party in any month. If you exceed this limitation, your account may be subject to a fee or be closed.



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Share Savings

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Credit Union Membership

Membership Share:.....\$ 5.00 par value.

The rates and fees appearing in this Disclosure are accurate and effective for accounts 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.

Branch Offices:

301E. Baltimore St
 Baltimore, MD 21202

1777 Reisterstown Road
 Pikesville, MD 21208

4801 Seton Drive
 Baltimore, MD 21215

312 N. Martin Luther King Jr. Blvd.
 Baltimore, MD 21201

2337 Northern Parkway
 Baltimore, MD 21214

570 Cranbrook Road
 Cockeysville, MD 21030

8507 Loch Raven Blvd.
 Baltimore, MD 21286

5910 Baltimore National Pike
 Catonsville, MD 21228

7220 Holabird Avenue
 Baltimore, MD 21222



Federally insured by the NCUA.



Equal Housing Lender - We do business in accordance with federal fair lending laws.