



Truth-In-Savings Disclosure

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate (%) / Annual Percentage Yield – APY (%)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 5
Special Money Market Account	0.05% / 0.05%	Monthly	Monthly	\$10,000.00	\$500	\$0.00 to \$9,999.99	Average Daily Balance	Account transfer limitations apply
	1.98% / 2.00%	Monthly	Monthly	\$10,000.00	\$500	\$10,000.00 to \$1,000,000	Average Daily Balance	Account transfer limitations apply
	0.05% / 0.05%	Monthly	Monthly	\$10,000.00	\$500	\$1,000,000.01 or greater	Average Daily Balance	Account transfer limitations apply

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. Once a balance range is met, the Interest Rate and Annual Percentage Yield for that balance range will apply to the full balance of that account.

2. Interest Compounding and Crediting. The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule. The Interest Period begins on the first calendar day of the period and ends on the last calendar day of the period.

3. Accrual of Interest. For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, accrued interest will not be paid.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. There is a minimum Average Daily Balance required to avoid a service fee for the interest period. If the minimum average daily balance is not met, there will be a service fee assessed as set forth in the Fee Schedule. Using an Average Daily Balance method, interest is calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. Account Limitations. No more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.

Money Market Accounts Truth-In-Savings Disclosure

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.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Additional coverage provided through Excess Share Insurance Corporation to a combined total of at least \$325,000.



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



Branch Offices:

301 East Baltimore Street
Baltimore, MD 21202

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

2337 Northern Parkway
Baltimore, MD 21234

570 Cranbrook Rd.
Cockeysville, MD 21030

8507 Loch Raven Blvd.
Baltimore, MD 21286

5910 Baltimore National Pike
Catonsville, MD 21228

7220 Holabird Avenue
Baltimore, MD 21222

1777 Reisterstown Road
Pikesville, MD 21208

4801 Seton Drive
Baltimore, MD 21215