

TRUTH-IN-SAVINGS DISCLOSURE

PRIVATE BANKING

SAVINGS Ltd. ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements -The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

MONEY MARKET PLUS SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Fees and charges - A minimum balance fee will be charged on a monthly basis as listed on the Fee Schedule if the daily balance is below the minimum daily balance amount.

PRIVATE BANKING MONEY MARKET SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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 precedes the ending date of the dividend period, and for the example above is January 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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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.

YOUTH SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued **Minimum balance requirements** -The minimum required to open this account is \$5.00. You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Additional terms -This account is for members who are 0-23 years old.

LIFESTYLE SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements -The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

DOLLARS AND SENSE

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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, computer transfer,

telephonic order or instruction. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

COMPANION SAVINGS

Eligibility – The Companion Savings account may be opened in conjunction with a Share Certificate with a term of 6 months or greater. The Companion Savings account must be of equal or lesser value of the Share Certificate. See rate sheet for specific rate details.

Rate Information -The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield. If your account balance falls below \$1,000.00 any time during the month, you will be assessed a \$25 minimum balance fee.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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 not make deposits to this account after the original open date. During any month you may make an unlimited number of in-person withdrawals. You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction. If you fail to adhere to the limitations set forth above, your account will be subject to closure by the credit union.

LIMITED EDITION SAVINGS

Eligibility – Exclusively for owners of maturing Share Certificates held at least 5 months.

Rate Information -The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield. If your account balance falls below \$1,000.00 any time during the month you will be assessed a \$5 minimum balance fee.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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 not make deposits to this account after the original open date. During any month you may make an unlimited number of in-person withdrawals. You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction. If you fail to adhere to the limitations set forth above, your account will be subject to closure by the credit union.

ADVANTAGE CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, 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 first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$50.00. There is no minimum balance required to earn the dividend rate. To earn the bonus dividend the member must meet the minimum monthly activity requirements listed below. The account will earn dividend rates which vary by tier based on the average daily balance. See rate sheet included with this disclosure for specific tier amounts.

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 dividend period.

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.

Minimum Monthly Activity Requirements –

- 1) Log into Online Banking at least once a month
 - 2) Receive statements electronically
 - 3) Must have at least one direct deposit of \$100.00 or more each month
 - 4) Must post and clear 15 or more Debit/POS transactions of a minimum of \$.50 each
- Fees and charges** - This account is subject to a daily overdraft transfer fee and paper statement fee as listed on the Fee Schedule.

ADVANTAGE PROTECT CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, 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 first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements -The minimum balance required to open this account is \$50.00. There is no minimum balance required to earn the dividend rate. To earn the bonus dividend the member must meet the minimum monthly activity requirements listed below. The account will earn dividend rates which vary by tier based on the average daily balance. See rate sheet included with this disclosure for specific tier amounts.

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 dividend period.

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.

Minimum Monthly Activity Requirements –

- 1) Log into Online Banking at least once a month
 - 2) Receive statements electronically
 - 3) Must have at least one direct deposit of \$100.00 or more each month
 - 4) Must post and clear 15 or more Debit/POS transactions of a minimum of \$.50 each
- Fees and charges** – This account has a monthly maintenance fee. This account is subject to a daily overdraft transfer fee and paper statement fee as listed on the Fee Schedule.

FREE CHECKING ACCOUNT

Minimum balance requirements - The minimum balance required to open this account is \$50.00.

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

Fees and charges - This account is subject to a daily overdraft transfer fee as listed on the Fee Schedule.

SIMPLE ACCOUNT

Minimum balance requirements - The minimum balance required to open this account is \$50.00.

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

Fees and charges – This account is subject to a daily overdraft transfer fee and paper statement fee as listed on the Fee Schedule.

TAKE2 CHECKING ACCOUNT

Minimum balance requirements - The minimum balance required to open this account is \$50.00.

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

Fees and charges – This account has a monthly fee. This account is subject to a daily overdraft transfer fee and paper statement fee as listed on the Fee Schedule.

HEALTH SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. See rate sheet for specific rate details.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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 - Transactions on this account will be limited, when possible, as directed by the Internal Revenue Service, or as otherwise stated in the Common Features section.

PRIVATE BANKING ADVANTAGE CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Increased dividend earned on a certain savings accounts. See rate sheet for specific rate details.

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 first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$50.00. There is no minimum balance required to earn the dividend rate. The account will earn dividend rates which vary by tier based on the average daily balance. See rate sheet included with this disclosure for specific tier amounts.

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 dividend period.

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.

Minimum Monthly Activity Requirements -

- 1) Log into Online Banking at least once a month
- 5) Receive statements electronically
- 6) Must have at least one direct deposit of \$100.00 or more each month
- 7) Must post and clear 15 or more Debit/POS transactions of a minimum of \$.50 each

IRA SAVINGS ACCOUNTS (TRADITIONAL/ROTH/COVERDELL EDUCATION)

Rate Information - The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

Fees and charges - A transfer fee will be charged on all transfers out of this account as listed on the Fee Schedule. This fee is waived for certain transfers as listed on the Fee Schedule.

MEMBER SHARE ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

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

Dividend period - For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend

period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$1.00. You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations - This account is a non-transactional account.

Par value of a share - The par value of a share in this account is \$1.00.

Fees and charges - This account is subject to a daily overdraft transfer fee as listed on the Fee Schedule.

COMMON FEATURES

Bylaw requirements - You must complete payment of one share in your Member Share Account as a condition of admission to membership.

Disclosure notice - All members are provided with disclosures at the time of account opening or at such a time when the disclosures have had changes to the terms of this agreement the member shall be notified in a timely fashion as required by law.

Transaction limitation - We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

NCUA Insurance - Your shares at Collins Community Credit Union are federally insured. Share insurance coverage is provided by the National Credit Union Association (NCUA) up to \$250,000. For more information about share insurance please see NCUA "Your Insured Funds" brochure or visit the website www.ncua.gov.

Overdraft Fee - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ACH, or other electronic means.

For CCCU fees, see separate Fee Schedule.

* Denotes state of Iowa and local taxes will apply to this fee.

Dormancy/Inactivity Fee - If you have not made any transactions during a period of 12 months as specified in the Fee Schedule, we may classify your account as inactive or dormant. Certain share types will be exempt from this classification such as disclosed on the Fee Schedule unless prohibited by applicable law. We may charge a service fee set forth on the Fee Schedule for maintenance of your inactive account. If we impose a service fee, we will notify you, as required by law, by mail at your last known address as provided by you to us, or through such other authorized methods of communication. You authorize us to use funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer any funds in an inactive or dormant account to an account payable and to suspend any further account statements. Furthermore the credit union will, as allowed by Iowa code 533.309(1), deplete the membership share and close the account if no other funds are available in the account. If a deposit or withdrawal has not been made on an account and we have had no other sufficient contact with you within the time period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted to the State of Iowa in accordance with state law. We will notify you in advance of any changes regarding these terms.

Early Closure Fee - If your account was closed within 6 months of opening either by you, another member on the account, or by the credit union for any reason permitted by law, the articles of incorporation or the bylaws, you may be assessed a fee as disclosed on our Fee Schedule. The fee will be the lesser of the account balance or the fee disclosed on the Fee Schedule.

Interest Rates and tiers for the interest bearing products are located on the rate sheet provided with this disclosure.

COLLINS COMMUNITY CREDIT UNION

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