



TRUTH-IN-SAVINGS DISCLOSURE

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 daily. Dividends will be credited to your account every month.

Dividend Period

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 follows the ending date of a dividend period, and for the example above is February 1.

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

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 and Noncash Deposits

Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Account Limitations

The minimum amount you may withdraw is \$5.00. During any statement period, 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 transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period your account will be subject to closure by the credit union (not applicable to Share Draft Checking Accounts).

We reserve the right to, at any time, require not less than seven (7) 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.

Par Value of a Share

The par value of a regular share in this Credit Union is \$5.00.

Account Fees and Charges

An excessive share withdrawal fee of \$5.00 will be charged for each withdrawal in excess of two during a month. This fee will not apply if you maintain a minimum daily balance in your Main Share account of \$500.00 (not applicable to Share Draft Checking and Platinum Share Savings Accounts).

WESLA may charge you fees for accounts and services provided. We may deduct amounts you owe us, such as fees and charges from your account. The fees and charges that may be assessed against your account have been provided to you on a separate form. Fees and charges may change at any time. You will be notified of such changes as required by law.



TRUTH-IN-SAVINGS DISCLOSURE

Share Draft Checking Accounts Check Style/Type

Duplicate or carbonized customer copy type checks are required for accounts.

Canceled Checks

These are "truncated-check" accounts. This means that your canceled checks and/or images will not be returned to you. You will receive a monthly statement listing transactions on your account. Statement copies can be reproduced at our current research and per copy fees.

Share Certificate Accounts and Individual Retirement (IRA) Accounts

See the Certificate and IRA Disclosure for the particular type of Certificate or IRA you are interested in for information regarding dividend rates, APY, compounding and account balance requirements.

Bylaw Requirements

You must complete payment of one share in your Main Share account as a condition of admission to membership.

Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend features of your non-term share account(s).

National Credit Union Share Insurance Fund

Member accounts in this credit union are, federally insured by the National Credit Union Share Insurance Fund.