



5727 Superior Avenue  
Sheboygan, WI 53083  
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## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE:

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	
Share	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Share	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Fair Share	\$0.00 to \$2,499.99 0.10% / 0.10% \$2,500.00 or greater 0.35% / 0.35%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Saver's Sweepstakes	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Individual Share Retirement	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$5.00	Average Daily Balance	Account limitations apply.
Premium Money Market	\$0.00 to \$9,999.99 0.60% / 0.60% \$10,000.00 to \$24,999.99 0.75% / 0.75% \$25,000.00 to \$49,999.99 0.90% / 0.90% \$50,000.00 to \$99,999.99 1.20% / 1.21% \$100,000.00 to \$249,999.99 1.55% / 1.56% \$250,000.00 or greater 2.20% / 2.22%	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

Last Revised 10/16/2024

**RATE SCHEDULE (cont'd)**

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	
<b>HSA Checking</b>	\$0.00 to \$499.99 0.10% / 0.10% \$500.00 to \$2,499.99 0.11% / 0.11% \$2,500.00 to \$4,999.99 0.16% / 0.16% \$5,000.00 to \$14,999.99 0.21% / 0.21% \$15,000.00 or greater 0.26% / 0.26%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
<b>Basic Checking</b>	—	—	—	—	—	\$100.00	—	—	—
<b>Economy Checking</b>	—	—	—	—	—	—	—	—	—
<b>Student Checking</b>	—	—	—	—	—	—	—	—	—

**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 Share, Secondary Share and Individual Share Retirement accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Fair Share, Premium Money Market, HSA Checking, Christmas Club, and Saver's Sweepstakes Savings accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's President. See Saver's Sweepstakes Account Agreement and Saver's Sweepstakes Truth in Savings Disclosure for additional terms and conditions. Fair Share, Premium Money Market, and HSA 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 tiered 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.

**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.

**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.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Premium Money Market Basic Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share and Individual Share Retirement accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, 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.

**6. ACCOUNT LIMITATIONS** — For Share, Secondary Share, Fair Share, Premium Money Market, and Christmas Club accounts, you may be restricted to the number of 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, as communicated from time to time. You will be notified of these limitations prior to opening your account. 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 transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Saver's Sweepstakes within your anniversary month (month 13), you will have the option to do any one of the following: roll over some or all of the funds into a share certificate or other savings product offered by the Credit Union; withdraw some or all of the saved funds (subject to the Credit Union's minimum balance requirements); close the account; or do nothing and keep the Saver's Sweepstakes account open for another twelve (12) month savings period. Any roll-over balance that remains in the account for a subsequent twelve (12) month savings period will be treated as a new deposit for eligibility into subsequent applicable prize pools. For Premium Money Market accounts, the minimum transfer or withdrawal limit is \$500.00 For Individual Share Retirement accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Individual Share Retirement and HSA Checking accounts, transactions are subject to regulatory limitations. IRA required minimum distributions will be deducted from the IRA account with the lowest balance. For Basic Checking, Economy Checking, and Student 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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	\$5.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Rate 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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Closed by Credit Union	\$35.00
Account Closures (Within 90 days of opening)	\$20.00
Account Inactivity	\$10.00/Monthly based on twelve (12) months of no activity and balance below \$250.00
Copy of Check Deposited	\$5.00/Copy
Debit Card Replacement	\$8.00/Card
Debit Card Expedition	\$45.00/Card
Deposited Item Return	\$13.00/Item
Foreign Checks	\$30.00/Item
Garnishment, Tax Levy or other legal processing	\$60.00
Official Check	\$5.00/Check
Official Check Stop Payment	\$30.00/Check
Overdraft Protection Transfer	\$3.00/Transfer
Paper Statement	\$2.00/Statement
Phone Transfer	\$3.00/Transfer
Returned ACH Origination	\$10.00/Item
CHECKING ACCOUNT FEES	
Insufficient Funds	\$28.00/Item (each submission/resubmission)
Stop Payment	\$30.00/Item or \$30.00/Range
SPECIFIC ACCOUNT FEES	
Christmas Club - Account Withdrawal -	\$10.00/Withdrawal After six (6) days of account opening
Premium Money Market - Monthly Service	\$15.00/Assessed if the average daily balance for the month drops below \$10,000.00
Basic Checking - Monthly Service	\$5.00/Month if minimum balance of \$100.00 is not maintained
Economy Checking - Excessive Checks	\$5.00/Month if exceed ten (10) checks during a month

**LOCATIONS**

850 Woodlake Road  
Kohler, WI 53044

2550 Washington Street  
Grafton, WI 53024

724 Madison Avenue  
Howards Grove, WI 53083

1818 S Rapids Road  
Manitowoc, WI (Inside Meijers Supermarket)

11357 N. Port Washington Road  
Mequon, WI 53092

2303 Eastern Avenue  
Plymouth, WI 53073

840 E Green Bay Avenue  
Saukville, WI 53080

831 South Taylor Drive  
Sheboygan, WI 53081

924 N Taylor Drive  
Sheboygan, WI (Inside Meijers Supermarket)

2180 S Main Street  
West Bend, WI (Inside Meijers Supermarket)

2001 Washington Street  
Manitowoc, WI 54220

200 N Rapids Road  
Manitowoc, WI 54220

309 E Main Street  
Mishicot, WI 54220

Corporate Center  
5727 Superior Avenue  
Sheboygan, WI 53083  
1-888-528-2595

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency