NIZARI

[illegible]

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

December 31, 2013

The rates, fees 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.

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	See Paragraph 4
☒ Share Savings	[illegible]	Quarterly	Quarterly	Quarterly (calendar)	$100.00	—	$100.00	Average Daily Balance	Account transfer limitations apply
☐ Share Draft	/	—	—	—	—	—	—	—	—

ACCOUNT DISCLOSURES

[illegible]

8. MEMBERSHIP — [illegible]

Par Value of One Share $10.00
Number of Shares Required 1

FEE SCHEDULE

Other Service Fees	
Account Activity Printout	$2.00/Printout
Account Closure	$10.00 if account closed within 90 days
Account Research	$20.00/hour and $20.00 minimum charge
Cashier's Check	$3.00/Check
Deposited Item Return	$25.00/Item
Inactive Account Fee	$5.00/month after 1 year of inactivity
Photocopy	$1.00/Copy over 5 pages
Statement Copy	$3.00/Copy
Teller's Check	$3.00/Check

CUNA MUTUAL

[illegible]