NIZARI

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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

December 31, 2013

This 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

Except as specifically described, the following disclosures apply to all of the accounts 23 accounts described in this Truth-in-Savings disclosure and 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 Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rate and annual percentage yield are the rate and yield as of the last dividend declaration date that is set forth in the Rate Schedule. For Share Savings accounts and Share Draft accounts, if your average daily balance is more $100.00 up $100,000.00, the rate dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is $100,000.01 or greater, the dividend rate and annual percentage yield listed for this account will apply. Since a particular change in rate, the dividend rate and annual percentage yield for that balance range will apply to the balance of your account.

2. METHOD 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. CALCULATION OF DIVIDENDS — For all deposit accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you enter the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. MINIMUM BALANCE RULE — To open any account, you must deposit or already have on deposit the minimum required amount in a Share Savings 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 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 ABUSE AND FEES — For Share Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account or payee or to a third party in any month by means of a preauthorized, automatic, or telephonic transfer, by telephone order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Savings accounts, if you exceed the transaction limitations, your account may be changed to checking and/or your transaction privileges (for Share Draft accounts) or account limitations (for Share Savings accounts) may be restricted.

7. FEES FOR OVERDRAWN ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ACH transaction and one time debit transaction. If overdraft fees are not to exceed protection plan for ATM and one time debit card transactions, protection plan for ATM and one time debit card transactions, protection plan for other transactions, refusal authorization of any other discretionary authorization or opinion transaction that is drawn on an insufficient available account balance. The extra balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the 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 you have questions or concerns about your account, please contact the Credit Union. Fees may be charged for the Rate Schedule for overdraft fees determination.

8. If the card used for debit transactions, you must contact us the Credit Union's overdraft protection plan in order for the transactions pursuant to the overdraft protection plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Overdraft and fees for overdrafts are shown in this document, the Credit Union plans to explain their member's right to choose for overdraft protection and the Schedule of Fees and Charges.

9. MINIMUM — As a condition of membership, you must purchase and maintain the minimum required shares as set forth below:

Par Value of One Share	$10.00
Number of Shares Required	10

FEE SCHEDULE

Other Service Fees	
Account Activity Printout	$0.00/Printout
Account Closure	$10.00 if account closed within 90 days
Account Research	$20.00/hour and $20.00 minimum charge
Cashier's Check	$0.00/Check
Deposited Item Return	$20.00/Item
Inactive Account Fee	$2.00/month after 1 year of inactivity
Microcopy	$1.00/Copy over 5 pages
Statement Copy	$0.00/Copy
Teller's Check	$0.00/Check

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