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## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:  
7/1/2017

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 Section 6
Regular Share	.04 / .04	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	----	101.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Pee Wee Penguin	1.04 / 1.04	Quarterly	Quarterly	Quarterly (Calendar)	----	----	1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Individual Retirement	.75 / .75	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	----	1000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
CU Succeed Teen	1.04 / 1.04	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	----	1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Markey	.10 / .10	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	50001.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	.11 / .11	Quarterly	Quarterly	Quarterly (Calendar)	----	----	1.00	Average Daily Balance	----

### 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 all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

**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. If you close your account before accrued dividends are

credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share 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 Money Market 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 Fee Schedule. For all 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

**LOANLINER.**

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