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TRUTH IN SAVINGS DISCLOSURES TERM SHARE CERTIFICATES AND INDIVIDUAL RETIREMENT ARRANGEMENTS

Except as specifically described, the following disclosures apply to all accounts. All accounts described in this Truth-in-Savings Disclosure are certificate and/or IRA certificate accounts.

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 are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Dividend Periods: For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

Dividend Compound and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are set forth in the Rate Schedule. For Certificate and IRA Certificate accounts, you may choose to have dividends credited to your certificate account or transferred to another account at the credit union. If dividends are transferred to another credit union account, compounding will not apply.

Balance Information: To open any account, you must deposit or have on deposit at least the par value of one full share in a Savings account. The par value is stated in this Disclosure. 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 all accounts, dividends are calculated by the Average Daily Balance method which applies a periodic rate to the average daily balance in the account for the period. For IRA accounts, you must maintain a balance of \$2,500.00 in order to avoid a fee as stated in the Fee Schedule.

Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

Transaction Limitations. For all accounts you may not make deposits into your account until maturity. You may not make any withdrawals or transfers, unless it is an IRA Certificate and you have reached the age of 59 1/2. If you opt to make a withdrawal after your account is opened, you may be subject to the early withdrawal penalties stated below.

Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty: We may impose a penalty if you withdraw funds from your account before the maturity date.

Amount of Penalty. Certificates of all terms are subject to an early withdrawn penalty of 180 days of dividends, whether earned or not. If dividends have already been paid, the penalty will be deducted from the principle. Unearned dividends will be deducted from principle as a result of early withdrawal penalty.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

Exception to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances,

- i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- ii) Where the account is an Individual Retirement Arrangement (IRA) and any portion is paid within seven (7) days after the establishment of the account provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA and the owner attains the age of 59 1/2 or becomes disabled.

Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule, provided your account is in good standing. For accounts that automatically renew for another term you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

Membership. As 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

The rates and fees appearing in this Schedule are accurate as of the effective date indicated

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date: _____ **Maturity Date:** _____
 Please visit www.ohiocatholicfcu.com/consumer-dividend-rates for the most current rates

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

CERTIFICATE ACCOUNTS	Dividend Rates/Annual Percentage Yield (APY)		Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
3 Months	%	%	Fixed	\$500.00	Monthly	Quarterly	Account Terms	Not Allowed	With Penalty	Automatic
6 Months	%	%								
12 Months	%	%								
18 Months	%	%								
24 Months	%	%								
36 Months	%	%								
48 Months	%	%								
60 Months	%	%								
72 Months	%	%								
84 Months	%	%								
<input type="checkbox"/> TRADITIONAL IRA <input type="checkbox"/> ROTH IRA										
12 Months	%	%	Fixed	\$2500.00	Monthly	Quarterly	Account Terms	Not Allowed	With Penalty	Automatic
18 Months	%	%								
24 Months	%	%								
36 Months	%	%								
48 Months	%	%								
60 Months	%	%								
72 Months	%	%								
84Months	%	%								

I agree to the above dividend rates and terms as well as all the terms and conditions within this disclosure.

 Member Signature Date

 Joint Member Signature (if applicable) Date

