

Effective/Dividend Declaration Date:

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. The Credit Union may offer other rates for these accounts from time to time. Please contact the Credit Union to obtain current rate information.

RATE AND BALANCE SCHEDULE – Savings and Checking

Account Type	DIVIDENDS					BALANCE REQUIREMENTS			
	Dividend Rate	Annual Percentage Yield (APY)	Dividends		Dividend Period	Minimum Opening Deposit	Minimum Balance to avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends
			Compounded	Credited					
Share Account (savings)	%	%	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	---	\$200.00	Average Daily Balance
Christmas Club	%	%	Annually	Annually	Annually (11/1 thru 10/31)	---	---	---	Average Daily Balance
Share Draft (checking)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

RATE AND BALANCE SCHEDULE – Share Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Rate Type	Dividend Compounding	Dividend Crediting	Dividend Period	Additional Deposits	Withdrawals	Renewable
Share Certificate				Fixed Rate	---	At Maturity	Account Term	Not Allowed	Subject to early withdrawal penalties	Automatic
6 Month (New/Old Money)	%	%	\$500.00							
6 Month (Old Money)	%	%	\$5,000.00							
6 Month (New Money)	%	%	\$5,000.00							
6 Month (Old Money)	%	%	\$25,000.00							
6 Month (New Money)	%	%	\$25,000.00							
	%	%								

New money is defined as money not on deposit with Buffalo Conrail FCU or deposited within 30 days prior to account opening. Internal transfers between other Buffalo Conrail FCU accounts do not qualify.

FEE SCHEDULE

Share Account Fees

Christmas Club (premature closing)\$5.00
Inactive account (dormant longer than 12 months)\$5.00 per month

Share Draft/Debit Card Fees

Account Reconciliation/ResearchVaries
Debit Card (NSF)\$25.00
Debit Card Replacement.....\$10.00
Debit Card Replacement Pin Number\$10.00
Debit Card ATM W/D over 10 Trans.....\$1.00/ea.
Copy of Paid Drafts Mailed/Faxed\$3.00
Protest.....\$25.00
Returned Mail (incorrect address)\$5.00
Share Draft Insufficient Funds (NSF).....\$25.00 per occurrence
Share Draft-Overdraft Protection Transfer\$2.00
Stop Payment.....\$25.00
Wire-Transfer-Domestic (outgoing)Varies

Share Certificate Fees

Early Withdrawal Fee 60 days of Dividends

ACH Fees

ACH Returned Item.....\$25.00 per occurrence
ACH Item-Stop Pay Affidavit.....\$25.00

Service Fees

CU Check (W/D) 1 ck per day.....N/C
CU Check (W/D)-over 1 ck per day\$1.00/ea.
Deposited Item-Return Fee.....\$30.00
Foreign Item Collection Fee/ISA.....1% of Currency Tm.
Levies, Restraining Notices\$50.00
Money Orders\$1.00
Notary Service.....N/C
Statement per page.....\$1.00
Stop Pay CU Check\$25.00
Tax Levies.....Varies

Loan Related Fees

Duplicate Lien Release\$10.00
Loan Late Fee.....See Loan Contract

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN THE TERMS AND CONDITIONS OF ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

Except as specifically described, the following disclosures apply to all the accounts (All accounts described in this Truth-in-Savings Disclosure are share accounts).

COMMON FEATURES

- 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 \$25.00
 - ❖ Number of Shares Required 1
- MEMBER IN GOOD STANDING.** The Account services described herein are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:
 - ❖ A delinquent loan.
 - ❖ A share account balance below the minimum balance required to open.
 - ❖ An unresolved returned draft.
 - ❖ Any unpaid and uncollected credit union fees.
 - ❖ A negative balance on an account.
 - ❖ Caused a financial loss to the Credit Union.
- FEDERALLY INSURED AND REGULATED.** Member accounts are insured to an aggregate of \$250,000.00 by the National Credit Union Administration (NCUA), an agency of the U.S. government.
- ANNUAL PERCENTAGE YIELD (APY).** The APY 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.
- DIVIDEND COMPOUNDING AND CREDITING.** The compounding and crediting frequency of dividends is disclosed in the Rate and Balance Schedule.
- 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, accrued dividends will not be paid.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
- DIVIDEND PERIOD.** 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. The dividend period applicable to each account is disclosed in the Rate and Balance Schedule.
- TRANSACTION LIMITATION.** We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other share account as defined by Regulation D.

SHARE AND CHRISTMAS CLUB ACCOUNTS

- Rate Information.** For all dividend bearing accounts (except Share Certificate accounts), the dividend rate and APY may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and APYs are the rates and yields as of the last dividend declaration date as disclosed in the Rate and Balance Schedule.
- Balance Information.** To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are disclosed in the Rate and Balance Schedule.

For Share Accounts, there is a minimum average daily balance required to earn the APY disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the APY.

- Balance Computation Method.** Dividends are calculated using the average daily balance. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.
- Account Limitations.** For Christmas Club, your entire account balance will be transferred to your share draft or share account on or after November 1st and the account will be closed. If you withdraw any of the account balance at any time prior to November 1st you will be charged a fee as stated in the Fee Schedule and your account will be closed.
- Fees For Overdrawing Accounts and Non-Sufficient Funds NSF.** Fees for overdrawing your account may be imposed on each 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 draft or item. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the 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 Fee Schedule for current fee information. Refer to the Funds Availability Policy Disclosure for information regarding the availability of funds in your account.

If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, we will charge a Returned Item (NSF) Fee each time we return the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.

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 Fee Schedule.

SHARE CERTIFICATE ACCOUNTS

- Rate Information.** The dividend rate and APY are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the APY assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- Dividend Period.** The dividend period applicable to each account is set forth in the Rate and Balance Schedule. The dividend period begins on the first day of the term and ends on the maturity date. The term for your account is disclosed on the Rate Schedule and Certificate Account Receipt.
- Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account, paid to you by draft or transferred to another account of yours.
- Balance Information.** To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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.
- Balance Computation Method.** Dividends are calculated by the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.
- Transaction Limitations.** After your account is opened you may not make additional deposits. You may make withdrawals subject to the early withdrawal penalties shown herein.
- Maturity.** Your account will mature as stated on your Certificate Account Receipt and or any renewal notice provided to you.
- Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the funds from your share certificate before the maturity date. IRA share

certificates (if any) may incur additional penalties imposed by the U.S. federal government, please consult your tax advisor for more information.

9. **Amount Of Penalty.** The amount of the early withdrawal penalty is based on the term of your account. Refer to the Fee Schedule and your Certificate Account Receipt.
10. **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 dividend has already been paid, the penalty will be deducted from your account even if the penalty will reduce the principal.
11. **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
 - a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
 - b. If the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.
12. **Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.
13. **Renewal Policy.** Your account will automatically renew for another term upon maturity at the rate being offered at that time. If you open your account with new money, your account will renew for another term at the rate being offered at that time for old money.

You have a grace period of 5 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.