



SHARE SAVINGS AND SHARE DRAFT ACCOUNTS

REGULAR SHARE SAVINGS ACCOUNT

Rate Information:

The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union board of directors.

Dividend Compounding and Crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period:

The dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Par Value of a share:

The par value of a share in this account is \$5.00.

Minimum Balance Requirements:

The minimum required to open this account is the purchase of a par value share in the Credit Union

Daily balance computation Method:

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits:

Dividends will begin to accrue on the first calendar day after the business day you deposit non-cash items to your account.

Transaction limitations:

During any month, you may not make more than (6) six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized, automatic or computer transfer, telephonic order or instruction, or similar order to a third party. No more than three of the six transfers may be made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

FRESH START CHECKING

Designed for individuals who have experienced checking account difficulties in the past, but wish to start over again and work their way back into a main stream checking account.

Transaction Limitations:

No transaction limitations apply to this account type, unless otherwise stated in other documents relating specifically to this account type.

Overdraft privilege:

Not available with this checking account type.

ATM/Debit Card Access:

ATM Card access only will be available with this checking account type.

Online Bill Pay:

Not available with this account type.

Minimum Balance and Usage Requirements:

No minimum balance or usage requirements apply to this account type.

TRUTH IN SAVINGS DISCLOSURE

Monthly Service Charge:

A \$10 monthly service charge applies to this account type, unless direct deposit is maintained on a monthly basis. This account type will qualify for a \$5 monthly service charge refund for each month that direct deposit is maintained.

JUST CHECKING ACCOUNT

Designed for individuals who do not want to take advantage of a secure checking account that includes Identity Theft Protection with Secure Internet Browsing capabilities.

Transaction Limitations:

No transaction limitations apply to this account type, unless otherwise stated in other documents relating specifically to this account type.

Overdraft privilege:

Overdraft privilege is available with this checking account type, if utilized on a satisfactory basis.

ATM/Debit Card Access:

Both Debit Card access and ATM access are available with this checking account type, if utilized on a satisfactory basis.

Online Bill Pay:

Not available with this account type.

Minimum Balance and Usage Requirements:

No minimum balance or usage requirements apply to this account type.

Monthly Service Charge:

No monthly service charge applies to this account type.

CHARLIE CHECKING ACCOUNT

Designed for individuals who want to take advantage of the benefits that a free checking account would provide, but that also includes access to a complete, high end, Identity Theft Protection Program that includes Secure Internet Browsing capabilities at an extremely low cost.

Transaction Limitations:

No transaction limitations apply to this account type, unless otherwise stated in other documents relating specifically to this account type.

ACCOUNTS**Overdraft privilege:**

Overdraft privilege is available with this checking account type, if utilized on a satisfactory basis.

ATM/Debit Card Access:

Both Debit Card access and ATM access are available with this checking account type, if utilized on a satisfactory basis.

Online Bill Pay:

Online Bill Pay is available with this checking account type.

Minimum Balance and Usage Requirements:

No minimum balance or usage requirements apply to this account type.

Monthly Service Charge:

A \$3 monthly service charge applies to this account type.

CARDINAL SECURE REWARDS CHECKING

Designed for individuals who want to take advantage of the benefits of a complete, high end, Identity Theft Protection Program that includes Secure Internet Browsing capabilities at an extremely low cost, but that also want access to a comprehensive discounts and rewards package that accompanies the Identity Theft Protection program. Additionally, this account is designed with simple minimum balance and usage requirements that if adhered to, will allow the account holder to earn a very high rate of interest on the amount of the minimum balance that they must maintain.

Transaction Limitations:

No transaction limitations apply to this account type, unless otherwise stated in other documents relating specifically to this account type.

Overdraft privilege:

Overdraft privilege is available with this checking account type, if utilized on a satisfactory basis.

ATM/Debit Card Access:

Both Debit Card access and ATM access are available with this checking account type, if utilized on a satisfactory basis. Please note that there is a minimum debit card usage requirement that applies to this account type.

Online Bill Pay:

Online Bill Pay is available with this checking account type.

Minimum Balance and Usage Requirements:

Both a \$1,000 minimum daily account balance requirement and a \$500 monthly debit card purchase minimum apply to this account type, to qualify for monthly interest earnings on this account type.

Interest on the Minimum Daily Account Balance:

If all of the requirements outlined under Minimum Balance and Usage Requirements are met in a given calendar month, interest will be paid on the \$1,000 minimum daily balance requirement amount, at a rate that shall be set by the board of directors on a monthly basis, and shall therefore be subject to change from time to time.

Monthly Service Charge:

A \$6 monthly service charge applies to this account type.

CHRISTMAS CLUB ACCOUNT

Rate Information:

The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union board of directors.

Dividend Compounding and Crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period:

The dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum Balance Requirements:

No minimum balance requirements apply to this account.

TRUTH IN SAVINGS DISCLOSURE

Daily balance computation Method:

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits:

Dividends will begin to accrue on the first calendar day after the business day you deposit non-cash items to your account.

CLUB 9 SHARE SAVINGS ACCOUNT**Rate Information:**

The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union board of directors.

Dividend Compounding and Crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period:

The dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date is January 31st.

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All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

Minimum Balance Requirements:

No minimum balance requirements apply to this account.

Daily balance computation Method:

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits:

Dividends will begin to accrue on the first calendar day after the business day you deposit non-cash items to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized, automatic or computer transfer, telephonic order or instruction, or similar order to a third party.

12 Month BSU PAY CLUB SHARE SAVINGS ACCOUNT**Rate Information:**

The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union board of directors.

Dividend Compounding and Crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period:

The dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date is January 31st. All other dividend periods follow this

TRUTH IN SAVINGS DISCLOSURE

same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

Minimum Balance Requirements:

No minimum balance requirements apply to this account.

Daily balance computation Method:

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits:

Dividends will begin to accrue on the first calendar day after the business day you deposit non-cash items to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized, automatic or computer transfer, telephonic order or instruction, or similar order to a third party.

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Rate Information:

The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union board of directors.

Dividend Compounding and Crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period:

The dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

Minimum Balance Requirements:

No minimum balance requirements apply to this account.

Daily balance computation Method:

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits:

Dividends will begin to accrue on the first calendar day after the business day you deposit non-cash items to your account.

Transaction limitations:

The maximum deposit we allow is set by the IRA contribution limits.

You may not make any withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized, automatic or computer transfer, telephonic order or instruction, or similar order to a third party.

GENERAL TERMS AND CONDITIONS

Bylaw Requirements:

You must complete purchase of one share in your Regular Share Savings account as a condition of admission to membership.

Transaction limitation:

We reserve the right to at any time require not less than 60 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of Dividends:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

SHARE CERTIFICATE ACCOUNT

Rate Information:

The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union board of directors. The Annual Percentage Yield (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. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial 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 Compounding and Crediting:

The compounding and crediting frequency of all dividends are stated on the individual certificate

Dividend Period: For each account the dividend period is the accounts term. The dividend period begins on the first day of the term and ends on the maturity date.

Minimum Balance Requirements:

The minimum balance requirements applicable to each share certificate are stated on each share certificate. To open any share certificate you must deposit or already have on deposit at least one par value of one full share in a share savings account. The par value amount is stated on the share savings account agreement. Some share certificates may have additional opening balance requirements. For all accounts, dividends are calculated by the

Daily balance computation Method:

Transaction limitations:

For all share certificate accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below and on your individual Certificate.

Maturity:

Your account will mature as stated on the Share Certificate given to you at the time your purchase a share certificate, or on your renewal notice.

Nature of Dividends:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

TRUTH IN SAVINGS DISCLOSURE

Early Withdrawal Penalty:

You cannot withdraw any principal from this account before a maturity date without our consent and we will charge a penalty. We can only consent to an early withdrawal at the time you request it.

For an account with a term of 31 days or less, the penalty will be the greatest of:

- (1) all of the dividends earned on the amount withdrawn from the most recent date of deposit or last renewal,
- (2) all the dividends that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period,
- (3) seven day's dividends on the amount withdrawn.

For an account with an original term of more than 31 days, and up to and including one year, the penalty will be one month's dividends on the amount withdrawn.

For an account with an original term of more than one year, the penalty will be three month's dividends on the amount withdrawn.

We will use the nominal (simple interest) dividend rate in effect to calculate the penalty. We will charge the penalty first against any dividends remaining in the account, and any excess will be deducted from the amount you withdraw.

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 of the dividends has already been paid, the penalty will be deducted from the principal balance.

Renewal Policy:

The renewal Policy for you account is stated on the individual share certificate you purchase. For share certificates unless otherwise stated, your account will automatically renew for another like terms and the rate stated on your renewal notice. You will 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.