

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 to Calculate Dividends	
Primary Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$5.00	Daily Balance	—
Special Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
High Yield Savings	\$0.00 to \$9,999.99 /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
	\$10,000.00 to \$49,999.99 /								
	\$50,000.00 to \$99,999.99 /								
	\$100,000.00 to \$249,999.99 /								
	\$250,000.00 or greater /								
IRA High Yield Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Health Savings (HSA)	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Money Market	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Go Green Money Market Premium Tier	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Base Tier	/								
Basic Checking	—	—	—	—	—	—	—	—	Account limitations apply.
Go Green Checking Premium Tier	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Base Tier	/								

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 Primary

Savings, Special Savings, High Yield Savings, IRA High Yield Savings, Health Savings (HSA), Money Market, Go Green Money Market, and Go Green Checking 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. The High Yield Savings, Go Green Money Market and Go Green Checking accounts are tiered rate accounts. For High Yield Savings accounts, the balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

GO GREEN CHECKING ACCOUNTS — The Go Green Checking accounts are tiered rate accounts. If your average daily balance is \$10,000.00 or less and you make the required number of qualifying transactions with your debit card that are posted during the calendar month, you will earn the corresponding dividend rate and annual percentage yield as listed in the Rate Schedule for the dividend period:

- Premium Tier: 15 posted debit card transactions
- Base Tier: fewer than 15 posted debit card transactions

Qualifying debit card transactions include signature or PIN-based purchases, online purchases and online bill payments made with your debit card, and the transactions must post to your account during the calendar month. If the balance in your Go Green Checking account is greater than \$10,000.00 and you meet the applicable minimum transaction requirements described above during the calendar month, the dividend rate and annual percentage yield as listed in the Rate Schedule for the Premium Tier will apply to the first \$10,000.00 and the dividend rate and range of annual percentage yield for the Base Tier will apply to the portion of the balance exceeding \$10,000.00. If you do not meet the minimum transaction requirement for the Premium Tier during the calendar month, dividend rate and annual percentage yield for the Base Tier will apply to the entire balance in your account. For Go Green Checking accounts, one account is allowed per Social Security Number.

GO GREEN MONEY MARKET ACCOUNTS — The Go Green Money Market accounts are tiered rate accounts linked to a Go Green Checking account. If you make the required number of qualifying transactions with the debit card linked to your Go Green Checking account that are posted during the calendar month, you will earn the corresponding dividend rate and annual percentage yield as listed in the Rate Schedule for the dividend period:

- Premium Tier: 15 posted debit card transactions
- Base Tier: fewer than 15 posted debit card transactions

Qualifying debit card transactions include signature or PIN-based purchases, online purchases and online bill payments made with your debit card, and the transactions must post to

your account during the calendar month. If you do not meet the minimum transaction requirement for the Premium Tier during the calendar month, dividend rate and annual percentage yield for the Base Tier will apply to the entire balance in your account. For Go Green Money Market accounts, one account is allowed per Social Security Number.

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. For all accounts except for Go Green Checking accounts, if you close your account before dividends are credited, you will receive the accrued dividends. For Go Green Checking accounts, if you close your account before accrued dividends are credited, you will not be paid 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 Primary 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 Primary Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day. For all accounts, your account will be closed if your balance becomes and remains negative for a period of forty (40) days.

6. ACCOUNT LIMITATIONS — For Special Savings, High Yield Savings, Money Market, Go Green Money Market, Basic Checking, and Go Green Checking accounts, you must process a deposit within the first 6 months of the account being opened. If you do not process a deposit within the first 6 months, your account will be closed. For Primary Savings, IRA High Yield Savings, and Health Savings (HSA), no account restrictions apply..

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, 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 check, draft or item. You may consult the Membership and Account Agreement and 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. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

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 Schedule of Fees and Charges.

8. 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	\$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call Coastal Federal Credit Union at (919) 420-8000 or (800) 868-4262.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

