BUSINESS PREMIER MONEY MARKET

Qualifications:

Eligible members must be 18 years of age or older. This account has a 6-month introductory rate which equates to 184 calendar days from the day of account opening. Only new first-time Business Premier Money Market Accounts will receive the introductory rate. The minimum average monthly balance required to earn the introductory rate for this account is $50,000. Average monthly balances under $50,000 will not earn dividends or the introductory rate. Members with a current or prior Business Premier Money Market Account are not eligible to receive the introductory rate. If multiple Business Premier Money Market Accounts are open only one will qualify for the introductory rate.

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union's Board of Directors.

This is a tiered rate account. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the separate 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. The introductory APY will remain in effect for a 6-month period from the date of account opening, regardless of subsequent rate increases or decreases during that 6-month period.

The rates provided in the separate 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 the Credit Union.

Nature of dividends:

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

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. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period 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. Dividends are accrued through the end of the dividend period but paid one business day prior to the end of the dividend period.

Minimum opening balance requirements:

There is no minimum balance required to open this account.

Minimum balance to earn APY:

The minimum average monthly balance to begin earning the APY stated in our Separate Rate Schedule is $50,000.00.

Balance requirements:

To open this account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings, Share, Elements Share, or Jovia's Online Share Saving. 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 separate Rate Schedule.

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:

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account. All transactions conducted on the last business day of the dividend period will have the effected accrual of dividends credited to their account at the end of the following dividend period.

Transaction limitations:

You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

Fees and charges:

See separate Schedule of Fees and Charges for a listing of fees and charges applicable to this account.

This account may be charged up to 6 NSF/UCF per calendar month. If more than 6, additional NSF/UCF per month will be waived.