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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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

| ACCOUNT TYPE | DIVIDENDS | | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|---------------------------------|---------------------------------------|----------------------|--------------------|--------------------|-------------------------|--|--|-----------------------|--|
| | Dividend Rate/Annual Percentage Yield | 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 | See Section 6 |
| Regular Share Accounts | / | Monthly | Monthly | Monthly (calendar) | \$25.00 | --- | \$25.00 | Average Daily Balance | Account transfer limitations apply. |
| Christmas Club Accounts | / | Monthly | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| Escrow Club Accounts | / | Monthly | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | --- |
| IRA Share Accounts | / | Monthly | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | Account transfer limitations apply. |
| ZIA KIDS (CU for Kids) Accounts | / | Monthly | Monthly | Monthly (calendar) | \$12.50 | --- | \$25.00 | Average Daily Balance | Account transfer limitations apply. |
| Common Sense Checking Accounts | / | Monthly | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | --- |

| | Dividend Rate/Annual Percentage Yield | 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 | See Section 6 |
|--|---------------------------------------|----------------------|--------------------|--------------------|-------------------------|--|--|-----------------------|--|
| Perfect Sense Checking Accounts Requirements met (see Section 1)* Requirements not met (see Section 1)* | / | Monthly | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | See section 1 for additional limitations |
| Perfect Tunes Checking Accounts | / | Monthly | Monthly | Monthly (calendar) | --- | --- | --- | Average Daily Balance | See section 9 for additional Limitations |

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 all 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 yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Regular Share** and **ZIA KIDS** accounts are Tiered Rate accounts. If your average Daily Balance is from \$25.00 to \$1,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your average Daily Balance is from \$2,000.00 to \$3,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average Daily Balance is \$4,000.00 to \$39,999.99 the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average Daily Balance is \$40,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 **Escrow Club** and **Christmas Club** accounts are tiered rate accounts. If your average daily balance is \$1,999.99 or below, the first dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$2,000.00 to

\$3,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$4,000.00 to \$39,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$40,000.00 or greater, the fourth dividend rate and annual percentage yield list for this account will apply. 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 **Common Sense Checking** account is a tiered rate account. If your average daily balance is \$3,999.99 or below, the first dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$4,000.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$19,999.99, the third dividend rate and annual percentage yield will apply. If your average daily balance is from \$20,000.00 to \$39,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$40,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. 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 Perfect Sense Checking** account is a Tiered Rate account. If your Average Daily Balance \$15,000.00 or below and you meet all of the following minimum requirements during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) You must have at least 12 debit cards transactions post and clear 2) Access your online banking 3) Receive

eStatements 4) Have at least one automatic payment, bill pay transfer or direct deposit post and clear. If your balance is greater than \$15,000.00 and you meet all of the minimum service qualifications, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum requirements during a qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements you will also receive Nationwide ATM refunds. Perfect Sense Checking accounts available to personal accounts only. The Perfect Tunes Checking account has certain requirements that must be met to earn the iTunes reimbursements each monthly qualification cycle. 1) You must have at least 12 debit cards transactions post and clear 2) Access your online banking 3) Receive eStatements 4) Have at least one automatic payment, bill pay transfer or direct deposit post and clear.

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 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 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, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Share and ZIA KIDS accounts, there is a minimum average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Regular Share, Christmas Club, IRA Share and ZIA KIDS accounts, 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. For Christmas Club accounts, the entire balance will be transferred to you by mid November and the account will remain open. If you withdraw from your account before the November dispersal, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Escrow Club, Common Sense Checking, Perfect Sense Checking, and Perfect Tunes Checking accounts, no account limitations 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 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 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. 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.

For ATM and one-time debit 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. Bonus. ZIA KIDS accounts. You will receive a bonus of \$12.50 for opening an account. You must meet the minimum opening balance requirement of \$12.50 to obtain the bonus.

9. Bonus. Perfect Tunes Checking accounts. You will receive \$25.00 in iTunes downloads with initial account opening regardless of qualifications; downloads must be purchased within 60 days of account opening to receive refund. You will receive \$10.00 in iTunes reimbursements, plus Nationwide ATM refunds the following month(s), if qualifications are met. Monthly downloads expire the following month. If you do not meet the qualifications per cycle, your account will still function as a Checking account, but it will not earn iTunes reimbursements or receive ATM fee refunds for that monthly qualification cycle. Available to personal accounts only.

ZIA CREDIT UNION

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