

ZIA CREDIT UNION
 1001 Central Avenue
 Los Alamos, NM 87544
 Phone: (505) 662-4671
 Fax: (505) 662-5472

Truth-in-Savings Disclosure

Last Dividend Declaration Date:

01/09/09

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.

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	.20% / .20% .45% / .45% .70% / .70% 1.10% / 1.11%	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$25.00	Daily Balance	Account Transfer limitations apply
Christmas Club Accounts	.20% / .20% .45% / .45% .70% / .70% 1.10% / 1.11%	Monthly	Monthly	Monthly (calendar)	---	---	\$25.00	Daily Balance	Account Transfer limitations apply Withdrawal limitations apply
IRA Share Accounts	1.10% / 1.11%	Monthly	Monthly	Monthly (calendar)	---	---	\$25.00	Daily Balance	Account Transfer limitations apply
CU For Kids Accounts	.20% / .20% .45% / .45% .70% / .70% 1.10% / 1.11%	Monthly	Monthly	Monthly (calendar)	\$12.50	---	\$25.00	Daily Balance	Account Transfer limitations apply
Share Draft Accounts	.05% / .05% .15% / .15% .25% / .25% .50% / .50% .75% / .75%	Monthly	Monthly	Monthly (calendar)	---	---	\$25.00	Daily Balance	---

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, Christmas Club, IRA Share and CU For Kids** accounts are Tiered Rate accounts. If your 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 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 Daily Balance is \$4,000.00 or greater, the third 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.

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 all accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the

minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Regular Share, Christmas Club, IRA Share and CU For Kids accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. 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 paid to you by check on or after November 1st and the account will remain open. If you withdraw from your account, 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 Share Draft accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

8. Bonus. For CU For Kids account(s), 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.

FEE SCHEDULE

Christmas Club Fees

- Account Withdrawal.....\$ 5.00/Withdrawal

Checking Account Fees

- NSF\$ 25.00/Item
- Stop Payment.....\$ 10.00/Request
Share Draft Printing
Prices may vary
depending upon style
- ACH NSF.....\$ 25.00/Item
- Check Copy.....\$ 3.00/Item

Other Service Fees

- Account Reconciliation\$ 15.00/Hour
- Wire Transfer Fee (Incoming)\$ 0.00/Transfer
- Wire Transfer Fee (Outgoing)\$ 7.50/Transfer
- Certified Check\$ 1.00/Check
- Money Order.....\$ 0.50/Money Order
- Account Closure\$ 12.50/Account
If closed within 30 days
- Travelers Checks For Two Fee\$ 0.50/\$100.00

EFT Fees

- ATM Withdrawal/Transfer.....\$ 0.50/Withdrawal/
Transfer Nonproprietary
ATMs

Share Value

- Par Value of One Share\$ 25.00

The rates and fees appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

ZIA CREDIT UNION

1001 Central Avenue
Los Alamos, NM 87544
Phone: (505) 662-4671
Fax: (505) 662-5472

707 South Riverside Drive
Española, NM 87532
Phone: (505) 747-3223

