

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

Annually:

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	
Regular Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Daily Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Kirby Kangaroo Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Christmas Club	/	Annually	Annually	Annually (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	/	Annually	Annually	Annually (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Roth IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Coverdell Education IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
CU Succeed Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Money Market	\$0.00 to \$4,999.99 / \$5,000.00 to \$24,999.00 / \$25,000.00 to \$49,999.00 / \$50,000.00 to \$99,999.00 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Checking	—	—	—	—	—	—	—	—	—



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 Regular Savings, Daily Savings, Kirby Kangaroo Club, Traditional IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings, and CU Succeed Club accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Christmas Club and Vacation Club accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union's Board of Directors. For Money Market accounts, the dividend rate and annual percentage yield may change monthly 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. Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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 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 Regular Savings, Daily Savings, Kirby Kangaroo Club, Christmas Club, Vacation Club, Traditional IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings, CU Succeed Club, and

Money Market accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Vacation 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 the minimum required share(s) in a Regular 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 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. 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.

6. ACCOUNT LIMITATIONS — For Christmas Club, Vacation Club, and Money Market 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 another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after May 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Vacation Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close

the account within seven (7) days of the date you open it. For Regular Savings, Daily Savings, Kirby Kangaroo Club, Traditional IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings, CU Succeed Club, and 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 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 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 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.

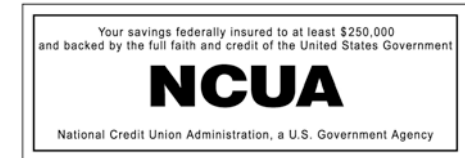
8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates appearing with this 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.

FEE SCHEDULE	
GENERAL FEES	
Account Activity Printout	\$1.00/Page
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour
Automatic Transfer	\$3.00/Transfer
Deposit Item Return	\$30.00/Item (\$15.00/non-member item)
Fax (Outgoing)	\$0.50/Fax
Garnishment	\$50.00
Inactive Account	\$5.00/Month after 1 year and account balance is less than \$100.00
Money Order	\$1.50/Money Order
Statement Copy	\$2.00/Copy
Wire Transfer (Outgoing)	\$25.00/Transfer
Coin Counting Fee	1.0%over \$100. Excludes Kirby Kangaroo and CU Succeed Club
Coin Counting Business	3.0%
Gift Card	\$3.25/card
Corporate Check	\$2.00/1 free per day
Check Cashing	\$2.00/if aggregate savings balance is below \$100.00 or no additional services
Check Cashing Non-Member	\$5.00
Pay Off Letters	\$5.00/Consumer \$10.00/Real Estate
Mortgage Subordinations	\$75.00
Escheat Fee	\$50.00
One-Time Loan Payment from another Financial Institution	\$7.50
Business Account Fee	\$10.00/Month
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
Non-Sufficient Funds	\$30.00/Item
Overdraft	\$3.00/Item – transfer to cover NSF
Courtesy Pay/Paid Item	\$30.00/Item
Returned Item	\$30.00/Item
Stop Payment	\$30.00/Request
Draft Copy Fee	\$3.00/Copy

EFT FEES	
ACH Origination	\$7.50/Single Item (free recurring credits)
ACH Overdraft	\$30.00/Item
ATM Overdraft	\$30.00/Item
ATM Transaction	No charge for each ATM transaction at ATM's owned by the Credit Union
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union after 6 transactions
Card Replacement	\$5.00/ATM \$10.00/Debit or Credit
Debit Card Overdraft	\$30.00/Item
PIN Reissue	\$5.00/ATM \$10 Debit or Credit
Rush Replacement of ATM or Debit Card or Credit	\$20.00
SAFE DEPOSIT BOX FEES	
3" x 10" Box	\$40.00/Year
5" x 10" Box	\$55.00/Year
10" x 10" Box	\$80.00/Year
Change of Locks	\$125.00
Drilling of Boxes	\$125.00



LOCATIONS

1375 N. Oakland Blvd
Waterford, MI 48327

1220 County Center Dr. West
Waterford, MI 48328

6655 Highland Rd.
Waterford, MI 48327

6580 Dixie Highway
Clarkston, MI 48346

968 N. Lapeer Rd.
Oxford, MI 48371

7800 Pontiac Trail
West Bloomfield, MI 48323