



Truth-in-Savings Disclosure

Effective Date: May 27, 2011

The rates 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		
Primary Savings	0.15% / 0.15%	Monthly	Monthly	Monthly (calendar)	\$25.00	----	----	Daily Balance	Account transfer limitations apply		
Savings	0.15% / 0.15%				\$1	See Dividend Rate/Annual Percentage Yield column					
Traditional IRA Savings	\$0.00 - \$2,499.99						0.15% / 0.15%				
ROTH IRA Savings										\$2,500 - \$249,999.99	0.20% / 0.20%
SEP IRA Savings											
Money Market Savings											
eChecking	0.00% / 0.00%	----	----	----	----	----	----				

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 and Savings accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For IRA Savings and Money Market Savings 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The IRA Savings and Money Market Savings accounts

are tiered rate 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. Please refer to our Rate and Fee Disclosures available at REALTORSFCU.ORG.

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. If you close your account before accrued dividends are credited, you will not receive 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 Share 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 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.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
 National Credit Union Administration, a U.S. Government Agency



REALTORS[®]
Federal Credit Union

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6. ACCOUNT LIMITATIONS — For Primary Savings, Savings, Traditional IRA Savings, Roth IRA Savings SEP IRA Savings, and Money Market Savings 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 eChecking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed

on each check, draft, item, ATM card withdrawal, debit 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 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.

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	\$25.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truthin- Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.