

TRUTH-IN-SAVINGS DISCLOSURE - Checking

EFFECTIVE DATE:

November 18, 2009

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 (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn 1st Tier APY	Minimum Balance to Earn 2nd Tier APY	Minimum Balance to Earn 3rd Tier APY	Balance Method	See Section 6
<input type="checkbox"/> Easy Checking Account	.05 / .05 .05 / .05 .10 / .10	Monthly	Monthly	Monthly (calendar)	---	---	---	\$2,500.00	\$10,000.00	Daily Balance	---
<input type="checkbox"/> Standard Checking Account	N/A	---	---	---	\$25.00	---	---	---	---	---	---
<input type="checkbox"/> Eagle Plus Checking Account	.05 / .05 .05 / .05 .10 / .10	Monthly	Monthly	Monthly (calendar)	\$50.00	---	---	\$2,500.00	\$10,000.00	Daily Balance	---
<input type="checkbox"/> Golden Eagle Checking Account	.05 / .05 .05 / .05 .10 / .10	Monthly	Monthly	Monthly (calendar)	\$50.00	---	---	\$2,500.00	\$10,000.00	Daily Balance	---
<input type="checkbox"/> Mortgage Checking Account	.05 / .05 .05 / .05 .10 / .10	Monthly	Monthly	Monthly (calendar)	\$50.00	---	---	\$2,500.00	\$10,000.00	Daily Balance	---
<input type="checkbox"/> Estate Checking Account	N/A	---	---	---	\$50.00	---	---	---	---	---	---
<input type="checkbox"/> Totally Free Checking <input type="checkbox"/> Access Checking <input type="checkbox"/> Square 1 Checking	N/A	---	---	---	\$50.00	---	---	---	---	---	---
<input type="checkbox"/> Global Access Account <input type="checkbox"/> Equity Choice Account	N/A	---	---	---	---	---	---	---	---	---	---
<input type="checkbox"/> Global Membership Account	N/A	---	---	---	\$5.00	---	---	---	---	---	---

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 Easy Checking, Eagle Plus Checking, Golden Eagle and Mortgage Checking accounts, the Dividend Rate and Annual Percentage Yield may change daily 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 Easy Checking, Eagle Plus, Golden Eagle and Mortgage Checking Accounts are

Tiered Rate accounts. If your account balance is below \$2,500.00, the first Dividend Rate and Annual Percentage Yield listed for each account will apply. If your balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for each account will apply. If your account balance is \$10,000.00 or greater the third Dividend Rate and Annual Percentage Yield listed for each account will apply. For all Tiered Rate accounts, once a particular balance 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.

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 any 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 Easy Checking 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 Access Checking accounts, member must be between the ages of 13 and 17. For Golden Eagle Checking accounts, member must be age 50 or older. For Mortgage Checking accounts, member must maintain a mortgage balance of \$100,000.00 and have direct deposit to this account or member must maintain an equity line of credit or equity loan with a minimum outstanding balance of \$25,000.00 and have direct deposit to this account. For Equity Choice Accounts, member must open and maintain an Equity Line of Credit. For Square 1 Checking accounts, member must be eighteen (18) years old or older and enrolled at least part-time in an accredited undergraduate institution. For Easy Checking, Standard Checking, Eagle Plus Checking, Estate Checking, Totally Free Checking, Global Access and Global Membership 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.

FEE SCHEDULE

Share Value

- Par Value of One Share.....\$5.00

The rates appearing in 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 and fee information on your accounts, please call the Credit Union.

FINANCIAL CENTER LOCATIONS

NORTH CAROLINA

Charlotte
1900 Randolph Rd. - Metroview Building, Suite 104

Clemmons
Allegacy Village - 6320 Allegacy Way

Greensboro
7600 Thorndike Rd

Huntersville
Market Square Shopping Center
14229 Reese Blvd., Suite B 1
Presbyterian Hospital - 10030 Gilead Rd., Suite B110

Kernersville
1030-D South Main St. (Southside Square Shopping Ctr.)
212 E. Mountain St.

Winston-Salem
Baptist Hospital - Medical Center Blvd.
Fifth Street - 410 E. Fifth Street, 1st Floor
Forsyth Medical Center - 3333 Silas Creek Pkwy.
Hanes Mall - 700 Highland Oaks Dr. & Hanes Mall Blvd.
North Patterson - 4680 N. Patterson Ave.
Parkway Plaza - 1375 Silas Creek Pkwy.
Reynolds/Plaza Building - 401 N. Main St., 1st Floor
Tobaccoville - Highway 52 and Moore-RJR Dr.
Westbrook Plaza - 1691 Westbrook Plaza Dr.
Whitaker Park - 3701 N. Cherry St.
Whitaker Square - 1985 N. Peachhaven Rd.

NEW JERSEY & NEW YORK

East Hanover - 200 DeForest Avenue, Tech Center Building
New York City - 350 Fifth Avenue, Empire State Building Suite 3304

