



P.O. Box 26043
Winston-Salem, NC 27114-6043

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:
July 21, 2010

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	Minimum Balance to Earn 4th Tier APY	Minimum Balance to Earn 5th Tier APY	Minimum Balance to Earn 6th Tier APY	Balance Method	
<input type="checkbox"/> Daily Access Account	.20% / .20%	Daily	Monthly	Calendar (Monthly)	\$5.00	---	---	---	---	---	---	---	Daily Balance	Account Transfer limitations apply
<input type="checkbox"/> Holiday Club Account	.05% / .05% .10% / .10% .10% / .10%	Quarterly	Quarterly	Calendar (Quarterly)	\$10.00	---	---	\$2,000.00	\$100,000.00	---	---	---	Daily Balance	Account Transfer, withdrawal, deposit and opening limitations apply
<input type="checkbox"/> Vacation Club Account	.05% / .05% .10% / .10% .10% / .10%	Quarterly	Quarterly	Calendar (Quarterly)	\$10.00	---	---	\$2,000.00	\$100,000.00	---	---	---	Daily Balance	Account Transfer, withdrawal, deposit and opening limitations apply
<input type="checkbox"/> Relationship Money Market Account	.05% / .05% .10% / .10% .10% / .10% .20% / .20% .35% / .35% .50% / .50%	Monthly	Monthly	Calendar (Monthly)	\$2,500.00	---	---	\$2,500.00	\$10,000.00	\$25,000.00	\$50,000.00	\$100,000.00	Daily Balance	Account Transfer, withdrawal and opening limitations apply
<input type="checkbox"/> IRA Account	.20% / .20%	Quarterly	Quarterly	Calendar (Quarterly)	\$5.00	---	---	---	---	---	---	---	Daily Balance	Account Transfer limitations apply

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 Daily Access, Holiday Club, Vacation Club, IRA and Relationship Money Market accounts, the Dividend Rate and the 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Holiday Club and Vacation Club accounts are Tiered Rate accounts. If your account balance is below \$2,000.00, the first Dividend Rate and Annual Percentage Yield for this account will apply. If your balance is from \$2,000.00 to \$9,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 or greater the third Dividend Rate and

Annual Percentage Yield listed for this account will apply. The Relationship Money Market account is a Tiered Rate account. If your account balance is below \$2,500.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$50,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this 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 of dividends and dividend period applicable to each account are set forth 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 Daily Access, Holiday Club, Vacation Club, IRA and Relationship Money Market 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 set forth in the Rate Schedule. For Daily Access, Holiday Club, Vacation Club, IRA and Relationship Money Market accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Daily Access and Relationship 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 IRA accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after the first business day of October and the account will remain open. If you wish to access the funds in your account at any other time, you may close it. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after the first business day of April and the account will remain open. If you wish to access the funds in your account at any other time, you may close it. For Holiday Club and Vacation Club accounts, the minimum deposit or payroll deduction amount is \$10.00 per week, \$20.00 bi-weekly, \$25.00 semi-monthly or \$50.00 monthly. Members are entitled to only one Holiday Club Account and one Vacation Club Account.

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.

Share Value

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

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective 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

Huntersville

10030 Gilead Rd. - Presbyterian Hospital 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.

N. 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

East Hanover -

200 DeForest Avenue, Tech Center Building

