

# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:					Quarterly:				
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	
Primary Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account limitations apply.
Secondary Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club Share	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
IRA Accumulation	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Money Market	\$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Fiduciary Draft	—	—	—	—	—	—	—	—	—
HFCU Free Checking	—	—	—	—	—	—	—	—	—
HFCU Rewards 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 Primary Share, Regular Share, and Holiday Club Share accounts, the dividend rate and annual percentage yield may change monthly as determined by

the Credit Union's Board of Directors. For Primary Share, Secondary Share, Special Share, Holiday Club Share, IRA Accumulation, and Money Market 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 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. HFCU REWARDS CHECKING —** For HFCU Rewards Checking accounts, you may qualify for monthly rewards and domestic ATM fee reimbursement if you meet the applicable minimum qualification requirements, you must: 1) have direct deposits or ACH transactions in an aggregate total equal to or greater than \$250.00 post and settle your account; 2) consent to

receive your periodic statements electronically; 3) be enrolled in Internet Branch or Mobile Branch and log into the Internet Branch or Mobile Branch platform at least once per qualification cycle. Each qualification cycle will begin one day prior to the first day of the current statement cycle and ends one day prior to the close of the current statement cycle ("qualification cycle"). Rewards credits will be earned at the rate of \$0.50 per each qualifying purchase (signature and PIN based point of sale transactions equal to or greater than \$5.00 per transaction), up to a total of \$8.00 per monthly qualification cycle. Domestic ATM fees incurred during each qualification cycle will be reimbursed up to a total of \$25.00 if qualifications are met within the qualification cycle. Individual Domestic ATM fees of \$5.00 or more will not be reimbursed unless you present a copy of the original receipt that details the specific amount of the original receipt that details the specific amount of the total charge within 60 calendar days of that transaction. Earned credits will post to your account on the last day of each statement cycle, subject to you meeting the qualifying criteria during the preceding qualification cycle. Earned reimbursements will post to your account on the last day of each statement cycle, subject to you meeting the qualifying criteria during the preceding qualification cycle. You will not receive credit in conjunction with: 1) transactions processed at ATMs; 2) transfers between accounts; and 3) HFCU Check Card debit card transactions processed by merchants and received by Us as ATM transactions.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. 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.

**5. 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.

**6. 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 Primary Share, Secondary Share, Special Share, Holiday Club Share, IRA Accumulation, and Money Market accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated 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.

**7. ACCOUNT LIMITATIONS** — For Secondary Share, Special Share, 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 Holiday Club Share accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Holiday Club Share account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Special Share accounts, you may make one (1) withdrawal(s) from your account each quarter. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Money Market accounts, you may make six (6) withdrawal(s) from your account each month. If you exceed this limitation, your account may be closed and/or you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Primary and Secondary Share accounts, you may not have more than six overdraft transfers from your share to your share draft during any month. If you exceed these transaction limits, your account may be closed or HFCU may charge you a \$10 fee for subsequent transactions. For IRA Accumulation, Fiduciary Draft, HFCU Free Checking, and HFCU Rewards Checking accounts, no account limitations apply.

**8. 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

**9. 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

**10. RATES** — The rates provided in or with the Rate 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.

**21. FEES** — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).

#### LOCATIONS

**HERSHEY BRANCH**  
904 East Chocolate Ave  
Hershey, PA 17033  
(717) 533-9174

**ANNVILLE BRANCH**  
710 E. Main St.  
Annville, PA 17003  
(717) 533-9174

**HUMMELSTOWN BRANCH**  
232 Hershey Rd.  
Hummelstown, PA 17036  
(717) 533-9174

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