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P.O. Box 704
Yankton, SD 57078

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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	
Share	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$100.00	Daily Balance	—
Sub Share	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$100.00	Daily Balance	—
Traditional IRA, Roth IRA, Roth Conversion Regular Share	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$100.00	Daily Balance	—
Share Draft	—	—	—	—	—	—	—	—	—

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 Share, Sub Share, and Traditional IRA, Roth IRA, Roth Conversion Regular Share 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.

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 Share, Sub Share, and Traditional IRA, Roth IRA, Roth Conversion Regular Share accounts, 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 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 Share, Sub Share, and Traditional IRA, Roth IRA, Roth Conversion Regular Share accounts,

there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated 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.

6. ACCOUNT LIMITATIONS — For all 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



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.

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	\$10.00
Number of Shares Required	1

9. 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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$10.00/Hour and \$10.00 minimum charge
Account Reopening (Share)	\$2.00 If reopened with 4 weeks of closing
Account Research	\$10.00/Hour and \$10.00 minimum charge
Address Correction	\$5.00
Cashier's Check	\$5.00/Check (Credit Union checks cleared by the Credit Union)
Copy of 1099, 1099R, 1098 or 5498	\$2.00
Deposit Item Return	\$10.00/Item
Dormant Account	\$5.00/Month after 1 year(s) and account balance is less than \$100.00
Fax (Outgoing)	\$2.00/Fax

Loan Skip A Pay	\$30.00
Money Order	\$1.00/Money Order
Photocopy	\$0.25/Copy
Overdraft Transfer	\$5.00
Rescue Net Advance	\$5.00
Statement Copy	\$2.00/Copy
Visa Reloadable Prepaid Card	\$4.50
Visa Reloadable Prepaid Card (Reload)	\$1.00
Wire Transfer (Outgoing)	\$15.00/Transfer
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
Draft Copy (front and back)	\$2.00
NSF	\$30.00/Item (each submission/resubmission)
ATM Overdraft	\$30.00/Item
One-time Debit Overdraft	\$30.00/Item
Overdraft	\$30.00/Item
Overdraft Protection	\$5.00/Item
Returned Item	\$30.00/Item (each submission/resubmission)
Stop Payment	\$30.00/Request
EFT FEES	
ACH Overdraft	\$30.00/Item
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Card Replacement	\$10.00/Card
Currency Conversion	1.00% of transaction amount
Debit Card Overdraft	\$30.00/Item
Online Bill Pay Transaction	0.50/transaction over 10
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$12.50/Year
3" x 10" Box	\$22.50/Year
5" x 10" Box	\$35.00/Year
Change of Locks	At Cost
Drilling of Boxes	At Cost

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