

Savings Builder Share Savings Disclosure



Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance Required to Open	Average Daily Balance to Obtain APY	Dividend Rate Change Frequency	Dividend Crediting & Compounding	Transaction Limits
Savings Builder Share Savings If requirements are met: \$0 - \$5,000 \$5,000.01+ If requirements are not met:	1.30% 0.15% 0.15%	1.31% 0.15 - 1.31% 0.15%	\$5.00	None	Quarterly	Quarterly	None

*If rate requirements are met, the APY will vary based on the balance in the account. The rate paid on balances up to \$5,000 will be 1.31% and the rate paid on balances over \$5,000 will be 0.15%.

Rate requirements:

To earn the higher dividend rate, contracted business partner employees must meet the following requirements:

- Must be enrolled in eDocuments
- Must have a direct deposit from an eligible, contracted business partner within a month preceding the dividend payment date

Account terms:

- \$5 minimum balance required to open account and maintain membership. Funded by Wings.
- Dividends will begin to accrue on the business day of deposit.
- Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
- The dividend rate is variable and may change quarterly as determined by the Board of Directors.
- The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.
- Dividends are credited and compounded quarterly.
- The following is an example of a dividend period. All other dividend periods follow the same pattern of dates: Jan 1 - Mar 31.
- Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.
- Fees may reduce earnings
- Above are prospective dividend rates for the current dividend period.

Schedule of Fees

Transaction will post with the following description unless noted with parentheses.

Fee type	Will show on statements as	Will be charged for	Fee amount
Statement Copy or History Print Out	Stmnt/Check Copy Fee	A copy of a statement or a history printout.	\$2 per item
Dormant Account Fee	Dormant Account Fee	Accounts with no activity for over 1 year.	\$20 per month
Invalid Address Fee	Invalid Address Fee	Mail returned due to an invalid address.	\$5 per month
Paid Item Fee	Paid ACH Non Suff Funds Charge Paid ACH Held Funds Charge	Overdrafts created by an ACH item due to non-sufficient available funds.	\$30 per item
Return ACH Fee	Return ACH Fee	ACH item that is returned unpaid.	\$30 per presentment
Returned Deposit	Deposit Item Rev Fee	Deposited check that is returned unpaid.	\$10 per item