Jefferson
CREDIT UNION
5261 Ross Bridge Pkwy
Hoover, AL 35226

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	
Share	SEE SEPARATE RATE SCHEDULE	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club		Monthly	Monthly	Monthly (Calendar)	—	—	$0.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
My Choice Savings		Monthly	Monthly	Monthly (Calendar)	—	—	$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
SmartChange Savings		Monthly	Monthly	Monthly (Calendar)	$25.00	—	$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share		Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account limitations apply.
Prosperity Money Market		Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$2,500.00	Average Daily Balance	Account withdrawal limitations apply.
Ultimate Teen Checking		—	—	—	—	—	—	Average Daily Balance	See Section 3
Fresh Start Checking		—	—	—	$100.00	—	—	Average Daily Balance	See Section 3
Classic Checking		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	See Section 3
Silver Checking		—	—	—	—	—	—	Average Daily Balance	See Section 3
Ultimate Savers Rewards Checking		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	See Section 2
Ultimate Cash Back Rewards Checking		—	—	—	—	—	—	—	See Section 2

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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, Christmas Club, My Choice Savings, SmartChange Savings, IRA Share, Prosperity Money Market, Classic Checking, and Ultimate Savers Rewards Checking 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. Prosperity Money Market and Ultimate Savers Rewards Checking accounts are tiered rate accounts. For Prosperity Money Market accounts, if your average daily balance is from $2,500.00 to $9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from $10,000.00 to $24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from $25,000.00 to $49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is $50,000.00 to $99,999.99 the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is $100,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. For Prosperity Money Market 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. REWARD CHECKING ACCOUNTS — For all *reward checking* accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 25 Debit card purchases that post and settle your account; 2) have at least one ACH Credit (like a direct deposit) that totals at least $1,000.00; and 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as the first day of the current month through the last day of the current month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, and purchases made with debit cards not issued by our credit union.

Ultimate Savers Reward Checking. The Ultimate Savers account is a tiered rate account. If you meet the minimum qualification requirements for your account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $1,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $1,000.01 up to $5,000.00. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your *Ultimate Savers Reward Checking* account.

Ultimate Cash Back Rewards Checking. With the Ultimate Cash Back accounts, you will receive 5.00% cash back on up to $500.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of $25.00 cash back may be earned per monthly qualification cycle. Cash back earned on your account will be deposited directly into your account on the last day of the month.

Only one ***Ultimate Savers Reward Checking*** account or ***Ultimate Cash Back Reward Checking*** account is allowed per social security number.

3. ADDITIONAL CHECKING ACCOUNTS.

Ultimate Teen Checking. *With the Ultimate Teen checking* accounts, you will receive 2.00% cash back on up to $250.00 in PIN-based/signature-based debit card purchases at restaurants that post and settle to your account. A maximum of $5.00 cash back may be earned per monthly qualification cycle. Account holders must be under 18 years old and have a parent or legal guardian as a joint owner on the account. There are no other qualifying requirements for this type of checking account. The cash back earned on your account will be deposited directly into your account on the last day of the month.

Fresh Start Checking. With our Fresh Start checking, members who would usually not qualify for a checking account at other financial institutions could qualify for this checking account. The account requires a $100 minimum opening deposit. With direct deposit of at least $1,000.00 per month a courtesy pay limit will be granted. If the member stops their direct deposit into this account, the courtesy pay limit will automatically be removed after 30 days of no direct deposit. This account has a monthly maintenance fee as listed in the Fee Schedule. If members maintain a positive balance in this account for at least 15 consecutive calendar days each month over the first 6 months, the member can request to be upgraded to a different kind of checking account with more rewards options.

Silver Checking. With our Silver Checking accounts, we will refund up to $15.00 in ATM surcharge fees assessed at nationwide ATMs that we do not own or operate if you have at least $1,000.00 in Direct Deposit during the monthly qualification cycle. ATM refunds will be paid on the last day of the month directly deposited into your account. We will also waive the printed statement fee for members who qualify for this account type.

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

5. 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.

6. 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, Christmas Club, My Choice Savings, SmartChange Savings, IRA Share, Prosperity Money Market account, Classic Checking, and Ultimate Savers Rewards Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for

Christmas Club and My Choice Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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, Christmas Club, My Choice Savings, SmartChange Savings, IRA Share, and Prosperity 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.

8. ACCOUNT LIMITATIONS — Please refer to our current Fee Schedule in reference to our practice for assessing transaction fees on your account. According to Regulation D, Share, My Choice Savings and SmartChange Savings accounts can have 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 internal transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be closed. For Christmas Club accounts, the entire balance is available to you by check or transfer to another account of yours from October 1 through December 31 and the account will remain open. If you withdraw from your Christmas Club accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Share accounts, you are subject to limitations and/or penalties imposed by the IRS. Please see your IRA Agreement. For Prosperity Money Market Accounts, you may make three (3) withdrawals per month. Both deposits and withdrawals must be at least equal to $500.00. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Ultimate Teen Checking, Fresh Start Checking, Classic Checking, Silver Checking, Ultimate Savers Rewards Checking, and Ultimate Cash Back Rewards Checking accounts, no account limitations apply.

9. 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 Fee Schedule 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 Fee Schedule.

10. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1
Membership Fee	$0.00

11. 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.

12. FEES — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

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