

TRUTH-IN-SAVINGS DISCLOSURE

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.

Effective Date:

RATE SCHEDULE					
	<input type="checkbox"/> Share Accounts	<input type="checkbox"/> Christmas Club Accounts	<input type="checkbox"/> Special Share Accounts	<input type="checkbox"/> IRA Share Accounts	<input type="checkbox"/> Share Draft/Checking Accounts
DIVIDENDS					
Dividend Rate/Annual Percentage Yield					
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly (calendar)	Monthly (calendar)	Monthly (calendar)	Monthly (calendar)	Monthly (calendar)
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$5.00	\$5.00	\$5.00	\$100.00	\$50.00
Minimum Balance to Avoid a Service Fee	----	----	----	----	----
Minimum Balance to Earn the Stated APY	----	----	----	----	\$50.00
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS					
See Section 6 below.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.	----

TRUTH-IN-SAVINGS 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 all 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Share** account is a Tiered Rate account. If your Daily Balance is from \$5.00 to \$4,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$4,000.01 or greater, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range.

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 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

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 a Share 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 stated in the Rate Schedule. For Share Draft/Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Share, Christmas Club and Special Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Share accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1st and the account will remain open. For Share Draft/Checking accounts, no account limitations apply.

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.

FEE SCHEDULE

Checking Account Fees

- Courtesy Pay \$ 25.00/Item
- NSF \$ 25.00/Item
- Stop Payment \$ 10.00/Request
- Check Copy \$ 3.00/Item

Other Service Fees

- Wire Transfer (Incoming) \$ 10.00/Transfer
- Wire Transfer (Outgoing) \$ 10.00/Transfer
- Travelers Check for Two..... \$ 0.50/\$100.00
- Lien/Levy Attachment..... \$ 25.00

EFT Fees

- Number of ATM Withdrawals
Per Month at No Charge Four (4)
- Charge for Withdrawal in
Excess of Free Withdrawals \$ 1.00/Transaction
- Card Replacement \$ 5.00
- ACH Overdraft \$ 25.00
- Debit Card Overdraft \$ 25.00
- ATM Deposit \$ 1.00
- ATM Inquiry \$ 1.00
- ATM Transfer..... \$ 1.00
- Telephone PIN Change \$ 1.00
- More Than Two (2) Cards..... \$ 5.00
- Inactive Cards (Over 120 Days) \$ 2.00/Month
- Document \$ 10.00
- Card Recovery..... \$ 65.00
- Cash Advance \$ 3.00/TX
- Foreign Currency Exchange Rate 1%

Share Value

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

The rates and fees appearing in this Schedule are accurate 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.

TRUTH-IN-SAVINGS DISCLOSURE

SHARE AND SHARE
DRAFT/CHECKING ACCOUNTS



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