



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
March 1, 2011

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.

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	See Section 6
Savings Accounts	.10 / .10	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$50.00	Daily Balance	Account Transfer limitations apply
Holiday Club Accounts	.99 / 1.00	Monthly	Monthly	Monthly (calendar)	\$5.00	—	—	Daily Balance	Account Transfer limitations apply Withdrawal limitations apply
Money Market Share Accounts	.10 / .10 .20 / .20 .30 / .30 .40 / .40	Monthly	Monthly	Monthly (calendar)	\$2,500.00	—	\$50.00 \$2,500.00 \$20,000.00 \$50,000.00	Daily Balance	Account Transfer limitations apply
<input type="checkbox"/> Traditional IRA Accounts <input type="checkbox"/> Roth IRA Accounts <input type="checkbox"/> Educational IRA Accounts	1.00 / 1.00	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	—	Daily Balance	Account Transfer limitations apply
Member Checking Accounts	na / na	—	—	—	\$50.00	\$100.00	—	—	—
All Member Checking Accounts	na / na	—	—	—	\$50.00	—	—	—	—
<input type="checkbox"/> Student Checking Accounts <input type="checkbox"/> Senior Citizen Checking Accounts	na / na	—	—	—	\$50.00	—	—	—	—

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 Savings, Traditional IRA, Roth IRA and Educational IRA accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Holiday Club accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market Share 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 prospective rates and yields that the Credit Union

anticipates paying for the applicable dividend period. The Money Market Share account is a Tiered Rate account. If your Daily Balance is from \$50.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,500.00 to \$19,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$20,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. 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 Holiday 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 any account. The par value amount is stated in the

Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For Student Checking accounts, you must be between the ages of 18 and 25 to open this account. For Senior Citizen Checking accounts, you must be 55 years of age or older to open this account. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Member Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Savings, and Money Market 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 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 Savings, Holiday Club and Money Market 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 Traditional IRA, Roth IRA and Educational IRA accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Holiday 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 Holiday Club accounts, if you withdraw from your account, 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 Member Checking, All Member Checking, Student Checking and Senior Citizen 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

IRA Account Fees

- IRA Daily Enrollment Fee.....\$10.00/Each
- IRA Daily Annual Fee.....\$15.00/Each

Holiday Club Account Fees

- Account Withdrawal Fee.....\$5.00/Each

Savings Account Fees

- Member.....\$5.00/One Time Fee
- Inactive Account.....\$5.00/Month
After two (2) years

Member Checking Account Fees

- Low Balance.....\$5.00/Month
If minimum balance falls
below \$100.00
- Bill Pay Access Fee
(Up to 10 transactions)\$4.95/Month
- Bill Pay
(More than 10 transactions)\$0.50/Each

Other Service Fees

- Statement Printout\$5.00/Request
- Account Research.....\$20.00/Hour (Minimum 1
Hour)
- Account Reconciliation.....\$20.00/Hour
- Federal Express\$25.00/Item
- Check Cashing Non Member.....\$5.00/Check
- Certified Check.....\$5.00/Check
- CFCU Checks.....\$3.00/Check
- Third Party Payable to Member Free
- Closed Account.....\$10.00/less than six (6)
months old
- Non Sufficient Funds (NSF)\$28.00/Item
- Overdraft Fee/Courtesy Pay\$28.00/Item
- Returned Item.....\$28.00/Item
- Stop Payment.....\$28.00/Item
- Deposited Item Return.....\$10.00/Item
- Returned Deposit/Loan Item.....\$28.00/Item Self to Self
- Excess Account Transfer.....\$3.00/More than three
(3) per month
- Copy of Paid Check.....\$2.00/Item
- Returned Statement
Due to Incorrect Address\$2.00/Statement
- Wire Transfer
(Incoming/Domestic)\$10.00/Transfer
- Wire Transfer
(Outgoing/Domestic)\$25.00/Transfer
- Wire Transfer
(International).....\$100.00/Transfer
- Legal Process.....\$50.00

- Touch-tone Teller Transactions Free
- Telephone Transfer
(Not Audio Response or ATM)..... \$1.00/Transaction

EFT Fees

- COOP Network
ATM Transaction..... No Fee
- Out of Network
ATM Transaction..... \$1.00
- ATM Card Annual..... No Fee

Share Value/Membership Fee

- Par Value of One Share.....\$25.00
- Membership \$5.00

Credit Union Service Center Transactions

- Withdrawals4 Free*
*Transaction Monthly, and then \$1.00 per transaction
thereafter
- All Members and Student Checking..... No Charge
- Fee for Deposits and Loan Payments..... No Charge

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.

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