

## TRUTH-IN-SAVINGS DISCLOSURE

### REGULAR SHARE ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

#### Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, or automatic, or telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

#### Par value of a share:

The par value of a share in this account is \$5.00.

### MONEY MARKET ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend

declaration date follows the ending date of a dividend period, and for the example above is February 1.

#### Minimum balance requirements:

The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

You may make up to three (3) withdrawals (minimum of \$500.00) per month. Any withdrawals after three in any month will be subject to a withdrawal fee of \$25.00. Excessive withdrawals over a 90 day period may result in account closure.

#### Other account restrictions:

You may not have automatic deposits into this account, or make arrangements for any automatic withdrawals or transfers from this account. There will be no ATM or debit card access to this account.

### IRA

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period** - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

#### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

### CHRISTMAS CLUB ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

#### Minimum balance requirements:

No minimum balance requirements apply to this account.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawals are made from this account before the end of the club term, then this account may be closed.

### SHARE DRAFT ACCOUNT

#### Minimum balance requirements:

A minimum balance will be required to open this account if checks are ordered.

#### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### COMMON FEATURES

#### Bylaw requirements:

You must complete payment of one share in your Regular Share account as a condition of admission to membership.

**Transaction limitation** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

ATM transactions from Share Draft

or Share Savings account(s) .....\$1.00 at ATMs  
we do not own or operate

Dollar limit.....\$800.00 each business day

Draft printing.....(fee depends on style and quantity  
of draft ordered)

Deposited checks (and other items) returned unpaid.....\$5.00

An account is considered dormant if for two years no  
withdrawals or deposits, other than credited dividends, have  
been made to the account.

The fee for a dormant account is \$10.00 per quarter.

The categories of transactions for which an overdraft fee may  
be imposed are those by any of the following means: share  
draft, in-person withdrawal, ATM withdrawal, or other  
electronic means.

Nonsufficient funds - each.....\$30.00

Account balancing assistance.....\$10.00 per hour

Telephone transfer from share savings to share draft if audio  
response system is not used .....\$5.00 for each transfer  
in excess of five  
per calendar month

Telephone transfer from share savings to share savings if audio  
response system is not used.....\$5.00 for each transfer  
in excess of five  
per calendar month

Telephone transfer from share draft to share savings if audio  
response system is not used .....\$5.00 for each transfer  
in excess of five  
per calendar month

Stop payments - each.....\$30.00

Copy of draft.....\$1.50

#### YOUR ACCOUNT

These are the accounts you have opened or inquired  
about. Further details about these accounts are inside  
this brochure. If the figures are not filled in, please see  
the insert that is with this disclosure or your periodic  
statement.

☐ KASASA CASH ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate  
was \_\_\_\_\_% with an annual percentage yield of  
\_\_\_\_\_% on your account.

☐ KASASA CASH BACK ACCOUNT

☐ KASASA TUNES ACCOUNT

☐ KASASA SAVER ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was  
\_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on  
your account.

☐ REGULAR SHARE ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was  
\_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on  
your account.

☐ MONEY MARKET ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was  
\_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on  
your account.

☐ IRA

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was  
\_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on  
your account.

☐ CHRISTMAS CLUB ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was  
\_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on  
your account.

**LAMPCO FEDERAL CREDIT UNION**  
**MAIN OFFICE LOCATION**  
**5411 DR. MLK JR. BOULEVARD**  
**ANDERSON, INDIANA 46013**  
**765-649-9226**

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

# Important Account Information for Our Members

**TRUTH IN SAVINGS**