

SHARE DRAFT (CHECKING) ACCOUNT

MINIMUM BALANCE REQUIREMENTS:

The par value of a share in this Credit Union is \$5.00. To open any account you must purchase a \$5.00 share in the Credit Union. This is a non-dividend bearing account. You must maintain \$100 in the account at all times to avoid imposition of fees. If, during the month, your account balance falls below the \$100 minimum balance, your account will be subject to a service charge for that month.

FEE AND CHARGES:

See Fees and Charges Schedule.

TRANSACTION LIMITATIONS:

No transaction limitations apply to this account.

NATIONAL CREDIT UNION SHARE INSURANCE FUND (NCUA):

Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

SHARE CERTIFICATES

RATE INFORMATION:

For dividend rate and annual percentage yield see rate sheet. Your dividend rate will remain the same for the term of the certificate. The annual percentage yield assumes dividends will remain on deposit until maturity. Dividends will be forfeited if closing account before accrued dividends are credited.

MINIMUM BALANCE REQUIREMENTS:

The par value of a share in the Credit Union is \$5.00. To open this account you must purchase a \$5.00 share in the Credit Union. You must deposit \$1,000 to open a Share Certificate and to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

We use the daily balance method to calculate the dividends on this account. This method applies a daily periodic rate to the principal in the account each day.

COMPOUNDING AND CREDITING:

Dividends are compounded and credited as listed below to your account using the daily balance method.

SHARE CERTIFICATE TERM	INTERVALS DIVIDENDS ARE CREDITED
3-11 Month	At Maturity
1 Year	Every 6 Months
2 Year	Every 6 Months

ACCRUAL OF DIVIDENDS:

Dividends begin to accrue on the business day you deposit cash or non cash items (example, checks) to your account.

RENEWAL POLICY:

This account may be automatically renewed at maturity for the same term as the original certificate. You have a grace period of ten (10) calendar days after maturity to withdraw funds without being charged a penalty. Dividends will not be earned during the grace period if funds are withdrawn during the grace period.

TRANSACTION LIMITATIONS:

After the account is opened you may not make deposits into or withdrawals from the account until the maturity date.

EARLY WITHDRAWAL PENALTY:

We may impose a penalty, if you withdraw any principal in your account before the maturity date (except for death). The penalty may require a reduction in the principal sum of the account. The penalty as shown below will be imposed.

TERM	EARLY WITHDRAWAL PENALTY
3 MONTH	3 MONTHS DIVIDENDS
6 MONTH	3 MONTHS DIVIDENDS
1 YEAR	6 MONTHS DIVIDENDS
2 YEAR	6 MONTHS DIVIDENDS

NATURE OF DIVIDENDS:

Dividends are paid from current income and available earnings, after required transfers to reserve at the end of a dividend period.

NATIONAL CREDIT UNION SHARE INSURANCE FUND (NCUA):

Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

This is where you belong

1024 5th Street
Harlan, IA 51537

Phone 1-712-755-3881

Toll Free 1-877-455-3015

Fax 1-712-755-5536

Lobby: Mon.-Fri., 8:30 a.m. - 4:30 p.m.

Drive-up: Mon.-Fri., 7:30 a.m. - 5:00 p.m.

Saturday, 8:30 a.m. - Noon

www.towncountrycu.com

email: cuservices@towncountrycu.com



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Federally Insured By NCUA

Bank On Something Better!
**In Your Community,
For Your Community,
Town and Country Credit Union**

**Truth In Savings
Account Disclosures**



Truth In Savings Disclosure

REGULAR SAVING ACCOUNT

DAILY SAVING ACCOUNT

RATE INFORMATION:

The anticipated dividend rate with an anticipated annual percentage yield is on the rate and fee schedule. Your dividend rate and annual percentage yield may change at anytime, as determined at the discretion of the Board of Directors on a quarterly basis.

COMPOUNDING AND CREDITING:

Dividends are compounded and credited quarterly using the average daily balance method. For these accounts, 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 will follow the same pattern dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. If you close your account before dividends are credited, you will not receive accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

The par value of a share in this credit union is \$5.00. To open any account you must purchase a \$5.00 share in the Credit Union. You must maintain a minimum average daily balance of \$25.00 to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

We use the average daily balance method to calculate dividends on all the accounts. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principle in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL OF DIVIDENDS:

Dividends will begin to accrue on the business day you deposit cash or noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS:

During any statement period, you must not make more than six withdrawals or transfers to another account, credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee.

* See fee schedule

NATURE OF DIVIDENDS:

Dividends are paid from current income and available earnings, after required transfers to reserve the end of a dividend period.

NATIONAL CREDIT UNION SHARE INSURANCE

FUND(NCUA):

Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

KIRBY KANGAROO ACCOUNT

TEEN ACCOUNT

RATE INFORMATION:

The anticipated dividend rate with an anticipated annual percentage yield is on the rate and fee schedule. Your dividend rate and annual percentage yield may change at anytime, as determined at the discretion of the Board of Directors on quarterly basis.

COMPOUNDING AND CREDITING:

Dividends are compounded and credited quarterly using the average daily balance method. For these accounts, 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 will follow the same pattern dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. If you close our account before dividends are credited, you will not receive accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

The par value of a share in this credit union is \$5.00. To open any account you must purchase a \$5.00 share in the Credit Union. You must maintain a minimum average daily balance of \$25.00 to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

We use the average daily balance method to calculate dividends on all the accounts. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principle in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL OF DIVIDENDS:

Dividends will begin to accrue on the business day you deposit cash or noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS:

During any statement period, you must not make more than six withdrawals or transfers to another account, credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee.

* See fee schedule

NATURE OF DIVIDENDS:

Dividends are paid from current income and available earnings, after required transfers to reserve the end of a dividend period.

NATIONAL CREDIT UNION SHARE INSURANCE

FUND(NCUA):

Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.

CLUB ACCOUNTS

RATE INFORMATION:

The anticipated dividend rate with an anticipated annual percentage yield is on the rate and fee schedule. Your dividend rate and annual percentage yield may change at anytime, as determined at the discretion of the Board of Directors on quarterly basis.

COMPOUNDING AND CREDITING:

Dividends are compounded and credited semi-annually using the average daily balance method. For these accounts, the dividend period is semi-annually. For example, the beginning date of the first dividend period of the calendar year is April 1 and the ending date of such dividend period is September 30. The dividend declaration date follows the ending date of a dividend period, and for the example is October 1. If you close your account before dividends are credited, you will not receive accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

The par value of a share in this credit union is \$5.00. To open any account you must purchase a \$5.00 share in the Credit Union. You must maintain a minimum average daily balance of \$25.00 to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

We use the average daily balance method to calculate dividends on all the accounts. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principle in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL OF DIVIDENDS:

Dividends will begin to accrue on the business day you deposit cash or noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS:

This account has unlimited withdrawals for the first seven days after opening the account, then limited to one withdrawal per month. If you close your account before dividends are credited, you will not receive the accrued dividends.

* See fee schedule

NATURE OF DIVIDENDS:

Dividends are paid from current income and available earnings, after required transfers to reserve the end of a dividend period.

NATIONAL CREDIT UNION SHARE INSURANCE

FUND(NCUA):

Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund.