



### These Disclosures Apply to: Share Certificates

#### Rate Information

For dividend rate and annual percentage yield, see the 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 the account is closed before accrued dividends are credited.

#### 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 APY.

#### 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 principle 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 will begin to accrue on the business day you deposit cash or noncash items (checks) to your accounts.

#### Renewal Policy

This account may be automatically renewed at maturity for the same term as the original certificate. You have a grace period of 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 Dividends will not be earned during the grace period if funds are withdrawn during the grace period.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 principle in your account before the maturity date (except after death). The penalty may require a reduction in the principle sum of the account. The penalty as shown below will be imposed.

Term	Early Withdrawal Penalty
3 Month	3 Months Dividends
6 Month	6 Months Dividends
1 Year	6 Months Dividends
2 Years	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.

### Share Draft (Checking) Account

#### Minimum Balance Requirements

This is a non-dividend bearing account. You must maintain \$100.00 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.

#### Fees 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.

#### Hours of Operation—Harlan Branch

**1414 Chatburn Ave Harlan, IA 51537**

**Phone: 712-755-3881**

**Fax: 712-755-5536**

**Lobby: Mon. Tues. Thurs. Fri. 8:30 a.m.—4:30 p.m.**

**Lobby Wed: 9:00 a.m.—4:30 p.m.**

**Lobby Sat: Closed**

**Drive-up: Mon. Tues. Thurs. Fri. 7:30 a.m.—5:00 p.m.**

**Drive-up Wed: 9:00 a.m.—5:00 p.m.**

**Drive-up Sat: 8:30—Noon**

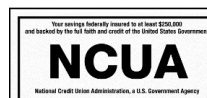
#### Hours of Operation—Avoca Branch

**102 N Elm St Avoca, IA 51521**

**Phone: 712-307-6881**

**Fax: 712-307-6883**

**Lobby: Mon. Tues. Wed. Thurs. Fri. 8:30 a.m.—4:00 p.m.**



**Website:**

**www.towncountrycu.com**

**Email:**

**cuservices@towncountrycu.com**

# Truth In Savings



# Town & Country

CREDIT UNION

## Account Disclosures

**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 is March 31. All other dividend periods will follow the same pattern dates. The dividend declaration date follows the ending date of the 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 APY.

**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 (checks) to your accounts.

**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.

**These Disclosures Apply to:**

**Regular Saving Account   Kirby Kangaroo Account**  
**Daily Saving 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 a 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 June 30 and the ending date is December 31. The dividend declaration date follows the ending date of a dividend period, and for the example is January 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 APY.

**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 (checks) to your accounts.

**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.

**These Disclosures Apply to:**

**Club Accounts**