

**TRUTH-IN-SAVINGS DISCLOSURE**

**RATE INFORMATION**

The rates, fees, and terms applicable to your Certificate/IRA are provided within this Truth-in-Savings Disclosure. Your account also is governed by the Membership Booklet and the information set forth on the Term Share Certificate. Please see page 2 for additional terms and conditions.

| Account Type        | Term (Months) | Dividend Rate | Annual Percentage Yield (APY) % | Minimum Opening Deposit | Dividend Compounded | Dividend Credited | Additional Deposits | Withdrawals | Renewable       |
|---------------------|---------------|---------------|---------------------------------|-------------------------|---------------------|-------------------|---------------------|-------------|-----------------|
| Certificate         | 3             | 3.542%        | 3.600%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically** |
| Certificate         | 6             | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 9             | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 12            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 18            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 24            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 30            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 36            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 48            | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Certificate         | 60            | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 6             | 3.494%        | 3.550%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 9             | 3.494%        | 3.550%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 12            | 3.397%        | 3.450%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 24            | 3.397%        | 3.450%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 30            | 3.397%        | 3.450%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 36            | 3.397%        | 3.450%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 48            | 3.494%        | 3.550%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Jumbo Certificate   | 60            | 3.494%        | 3.550%                          | \$75,000                | Daily               | Monthly           | No                  | No          | Automatically   |
| Bump-Up Certificate | 24            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically*  |
| Bump-Up Certificate | 48            | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically*  |
| Fixed-Rate IRA      | 6             | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 9             | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 12            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 15            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 18            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 24            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 30            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 36            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 48            | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Fixed-Rate IRA      | 60            | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically   |
| Bump-Up IRA         | 24            | 3.348%        | 3.400%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically*  |
| Bump-Up IRA         | 48            | 3.445%        | 3.500%                          | \$500                   | Daily               | Monthly           | No                  | No          | Automatically*  |

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| <b>Rate Information:</b>             | The Annual Percentage Yield (APY) 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. The dividend rate is the rate at which dividends are paid on the principal balance of the account. For all Certificates, the dividend rate and APY are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. If you have any questions or require current rate and fee information on your account, please visit <a href="http://www.trumark.com">www.trumark.com</a> or call 1-877-Trumark (878-6275).   |
| <b>Balance Computation Method:</b>   | Trumark uses the daily balance method to compute dividends on all accounts. The daily balance method applies a daily periodic rate to the end of day principal balance.  |
| <b>Dividend Accrual:</b>             | Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.  |
| <b>Transaction Limitations:</b>      | For all Certificates, you may make withdrawals subject to the early withdrawal penalties stated below. No additional deposits may be made to any Certificate until its maturity date.  |
| <b>Maturity:</b>                     | Your account will mature as indicated on your Term Share Certificate (for branch or Member Service Center openings) or on your Certificate Account Open email (for online openings at <a href="https://open.Trumark.com/">https://open.Trumark.com/</a> ).   |
| <b>Early Withdrawal Penalty:</b>     | If you withdraw any principal before the Certificate's maturity date, Trumark will impose an early withdrawal penalty. The penalty amount depends on the term length and equals a specified number of days' dividends—whether or not those dividends have been earned or credited:<br><ul style="list-style-type: none"> <li>- Terms of 12-months or less: penalty equal to 90 days of dividends</li> <li>- Terms of 13-months or more: penalty equal to 180 days of dividends</li> </ul> Minimum opening deposit must be maintained (see first page for deposit minimums).  |
| <b>Renewal Policy:</b>               | All Certificate accounts are automatically renewed at maturity. Members may contact Trumark's Member Service Center or visit a branch to update their maturity preferences: deposit funds into Trumark account, renew into a new Certificate of different terms, or receive a check.<br>You have a grace period of five (5) business days after maturity to withdraw funds or make changes to your account without being charged an early withdrawal penalty. **The 13-month Certificate will renew at a 12-month prevailing rate. **The 3-month Certificate renewal term will be the same as the original term unless the original term is no longer offered. In such cases, we will renew the certificate into the closest available term (6-month Certificate) at the prevailing rate for that term.  |
| <b>Bonuses:</b>                      | Members that maintain a Premium or Smart Start Checking account are automatically entitled to a bonus of five (5) basis points on Certificate and Jumbo Certificates. Bump-Up Certificates are excluded.   |
| <b>Par Value:</b>                    | The par value of a regular share in the credit union is \$5. A member who fails to maintain a share balance of at least par value may be terminated from membership.   |
| <b>NCUA Share Insurance:</b>         | Member accounts of Trumark are federally insured by the National Credit Union Share Insurance Funds.   |
| <b>IRA Transfer Fee:</b>             | A fee of \$25 will apply for any transfers from a Trumark IRA account to another institution.  |
| <b>Other Terms &amp; Conditions:</b> | Additional terms and conditions governing your account are set forth in the Membership Booklet. In addition, please refer to the Service Fee Disclosure for the current fees and charges associated with your account.<br>If rates increase during the term, members can request a rate bump to the current rate available by contacting Trumark's Member Service Center or visiting a branch. 24-Month Bump-Up Certificates are permitted one rate increase during term, while 48-Month Bump-Up Certificates are permitted two rate increases during term. Rate will be applied for remaining term of the account and will not be applied retroactively, nor extend the maturity date. Trumark makes no guarantee that rates will increase and/or member will be able to exercise the bump option during term. Members may check for rate increases by visiting <a href="https://www.trumark.com/rates/">https://www.trumark.com/rates/</a> . |
| <b>*Bump-Up Rate</b>                 |  |