

The Truth-in-Savings Act (TIS) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing this Act which applies to all Credit Unions.

The purpose of TIS is to promote and simplify comparisons among accounts at all financial institutions. TIS enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of North Star Community Credit Union to maintain compliance with this federal law pertaining to disclosure of the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available to members of North Star Community Credit Union.

The Rate Schedule sets forth certain conditions, rates, fees, and charges applicable to your accounts at North Star Community Credit Union. The Rate Schedule is incorporated as part of this disclosure. If you have any questions regarding any of the accounts offered at North Star Community Credit Union, please call a member service representative.

REGULAR SHARE SAVINGS ACCOUNT (\$1)

Dividend 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 and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

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 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Regular Share Savings Account(s):

The minimum required to open this account is \$5.00. The minimum daily balance required to maintain this account and receive the disclosed interest rate is \$5.00.

Transaction Limitations:

During any statement period you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, Internet online computer transfer, telephonic order or instruction, fax, or similar order to a third party. If you exceed the transfer limitations herein, your account may be subject to closure. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH).

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

STAR SAVINGS ACCOUNT (\$5)

Dividend 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 and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

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 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Star Savings Account(s):

There is no minimum required to open or maintain this account and receive the minimum dividends.

Transaction Limitations:

During any statement period you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, Internet online computer transfer, telephonic order or instruction, fax, or similar order to a third party. If you exceed the transfer limitations herein, your account may be subject to closure. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH).

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

GOLD STAR SAVINGS ACCOUNT (\$6)

Tiered Dividend 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 and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account. Dividends are paid on the last day of each 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 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Tiered Gold Star Savings Account(s):

The minimum required to open this account is \$2,500.00. The minimum daily balance required to maintain this account and receive the disclosed interest rate is \$2,500.00.

Scheduled Tier Rates	Minimum Daily Balance Tiers
TIER RATE I	\$0 to \$2,500.00
TIER RATE II	\$2,500.01 to \$25,000
TIER RATE III	\$25,000.01 to \$50,000
TIER RATE IV	\$50,000.01 to \$100,000
TIER RATE V	\$100,000.01 and up

This Tiering Method pays the stated dividend rate that corresponds to the applicable deposit tier on the full balance in the account.

Transaction Limitations:

Minimum withdrawals in increments of \$500.00 or more. During any statement period you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, Internet online computer transfer, telephonic order or instruction, fax, or similar order to a third party. If you exceed the transfer limitations herein, your account may be subject to closure. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH).

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

STAR CHECKING ACCOUNT (S80-Non Dividend Bearing)

Dividend Rate Information:

Dividends are not paid on this account.

Minimum Opening Deposit:

There is no minimum opening deposit required to open this account.

Minimum Balance Requirements:

There is no minimum balance required to open this account. There is no minimum required to maintain this account. There is no minimum balance required to avoid a service fee.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

GOLD STAR CHECKING (S82)

Dividend 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 and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

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 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Gold Star Checking Account(s):

A minimum average daily balance of \$1,000.00 is required to maintain this account and receive the stated dividend. If the account is closed before dividends are credited to your account, you will receive a dividend for that dividend period.

Transaction Limitations:

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

SILVER STAR CHECKING ACCOUNT (S88)

Dividend 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 and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

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 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Silver Star Checking Account(s):

A minimum average daily balance of \$2,000.00 is required to maintain this account and receive the stated dividend. If the account is closed before dividends are credited to your account, you will receive a dividend for that dividend period.

Transaction Limitations:

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

Fees: A \$1.95 monthly service fee will be charged.

RISING STAR CHECKING ACCOUNT (S85-Non-Dividend Bearing)

Dividend Rate Information:

Dividends are not paid on this account.

Minimum Opening Deposit:

There is no minimum opening deposit required to open this account.

Minimum Balance Requirements:

There is no minimum balance required to open this account. There is no minimum required to maintain this account. There is no minimum balance required to avoid a service fee.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

This is a teen savings and educational program free to members ages 13 to 19.

CHRISTMAS CLUB SAVINGS ACCOUNT (\$3)

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 annually and will be credited to your account October 31 each year.

Dividend Period:

For this account type, the dividend period is annually, for example the beginning date of the dividend period is November 1 through October 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, which for this example is October 31.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Opening Deposit:

There is no minimum opening deposit required for this account. To be a member and maintain accounts at our Credit Union, you must purchase one (1) share in the Credit Union. The par value of a share in this Credit Union is \$5.00.

Minimum Balance Requirements

There is no minimum balance required to maintain this account and receive the stated dividend. If you close this account before dividends are credited to your account, you will not receive a dividend for that dividend period. There is no minimum balance required to avoid a service fee.

Account Balance Transfer:

The Christmas Club account balance will be available on or about November 1st each year for withdrawal or transfer to another account you own at this Credit Union and, the Christmas Club Account will remain open.

Transaction Limitations:

During any statement period you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet online computer transfer, telephonic order or instruction, fax, or similar order to a third party. If you exceed the transfer limitations herein, your account may be subject to closure. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH).

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

HEALTH SAVINGS ACCOUNT (CHECKING ACCOUNTS)

Dividend 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 and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

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 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Opening Deposit for HSA Checking Account:

There is no minimum opening deposit required to open this account.

Minimum Balance Requirements for HSA Checking Account:

There is no minimum balance required to receive the disclosed interest rate.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

TRADITIONAL INDIVIDUAL RETIREMENT (IRA) SAVINGS ACCOUNT (Dividend Bearing) Including ROTH IRA & ESA

Dividend 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 and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

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 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Opening Deposit:

There is no minimum opening deposit for this account. You must be a member with a Regular Share Savings account at our Credit Union to open this account.

Minimum Balance Requirements:

There is no minimum average daily balance required to maintain this account and receive the stated dividend. If the account is closed before dividends are credited to your account, you will not receive a dividend for that dividend period.

Transaction Limitations:

During any statement period you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, Internet online computer transfer, telephonic order or instruction, fax, or similar order to a third party. If you exceed the transfer limitations herein, your account may be subject to closure. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH).

No other transaction limitations apply to this account unless otherwise stated in the Common Features section of this disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

SHARE CERTIFICATE of DEPOSIT Including IRA/ESA CDs

Dividend Rate Information:

The dividend rate on your account can be found above or in our rate schedule. The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors. Dividends are based on the Credit Union's available earnings at the end of a dividend period and, by Federal Regulations, cannot be guaranteed. You will be paid this rate until your initial certificate matures.

Balance Computation Method:

Dividends are computed on the daily balance method which applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting:

Dividends will be compounded semi-annually and will be paid semi-annually. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:

For this account type, the dividend period is semi-annually, for example the beginning date of the first dividend period of the calendar year is January 1 through June 30. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is June 30. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements:

The minimum balance required to open this term share certificate is \$500.00. You must maintain a regular share account in good standing as a requirement for this share certificate.

Early Withdrawal Penalties:

A penalty may be imposed for withdrawals before maturity. Penalties do not apply if the withdrawal is made following the death of any joint owner. There may be certain circumstances, such as death or incompetence of any owner, where we may waive or reduce this penalty. See your Plan Disclosure if this account is part of an IRA or other tax qualified plan.

<u>Term</u>	<u>Early Withdrawal Penalty</u>
Less than 12 Months	3 months loss of dividends
12 - 37 Months	6 months loss of dividends
38 Months and over	9 months loss of dividends

Withdrawal of dividends prior to maturity:

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account. The annual percentage yield (APY) is based on an assumption that dividends and principal will remain in the term share certificate account until maturity. A withdrawal will reduce earnings.

Transaction Limitations:

During any month you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party. No more than three of the six transfers may be made by draft, Debit Card, (if applicable), or similar order to a third party. If you exceed the transfer limitations herein, your account may be assessed additional fees and/or will be subject to closure.

Renewal Policy:

Each renewal term will be the same as the original one, beginning on the maturity date (unless we notify you in writing, before a maturity date, of a different term), or unless your certificate of deposit began as a "Special", in which case, your renewal term may differ from the original term. For example, an 11-month certificate of deposit special may auto-renew to a standard 12-month term CD. If you purchased a "Special", the renewal period may differ from the original term and you should ask us what term your certificate will renew.

There is a ten (10) day grace period for withdrawals from this term share certificate after it matures. If this term share certificate is presented for payment on its maturity date or within ten (10) days thereafter, no penalty shall be imposed but no interest shall be earned after the maturity date. Notices will be mailed to you in advance of the maturity date.

NON-NEGOTIABLE

This original/renewal certificate is subject to the terms and conditions of the Membership and Account Agreement and Truth in Savings Disclosure which is incorporated by reference.

COMMON FEATURES OF ALL ACCOUNTS

All accounts offered by North Star Community Credit Union share several common features. These features are:

Membership:

You must complete purchase of a \$5.00 par value share in the Credit Union (par value of one share is \$5.00) and be a member in good standing. If the balance in your Share Account decreases below \$5.00, the Credit Union may, at its option, close your account and terminate your membership.

We reserve the right to suspend services to a member who is not in good standing, which include, but are not limited to, members who: (i) are delinquent on any loan with this Credit Union; (ii) have a Regular Share Savings balance of less than a \$5.00 minimum; (iii) have caused any financial loss to this Credit Union; (iv) have any unresolved Non-Sufficient Fund Checks outstanding, whether in regard to a deposit or otherwise; (v) have not paid the Credit Union any fees or costs owing to it; or (vi) have a negative balance in any account.

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.

Nature of Dividends:

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

Accrual of Dividends on Noncash Deposits:

Dividends will begin to accrue on the business day you deposit noncash (e.g. checks) to your account.

Federal Deposit Insurance:

The National Credit Union Share Insurance Fund federally insures member accounts up to \$250,000.

Transaction Limitations:

We reserve the right to at any time require not less than seven days written notice, nor more than 60 days written notice before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Federal Reserve Regulation D.

Fees: Please refer to our separate fee schedule for additional information fees that may apply to your account.

NONTRANSFERABLE/NONNEGOTIABLE

Your account is nontransferable and nonnegotiable. The funds in your account (s) may not be pledged to secure any obligation of an owner, except obligations with this Credit Union.