COLLEGEDALE CREDIT UNION
P.O. Box 2098
Collegedale, TN 37315
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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: Quarterly:

The rates, fees and terms applicable to your account at Collegedale Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share	$50.01 to $10,000.00 .30% / .30% $10,000.01 or greater .50% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	$50.00	—	$50.01	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Share (ages 0-17)	$5.01 to $10,000.00 .30% / .40% $10,000.01 or greater .50% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.01	Daily Balance	—
Special Share	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$50.01	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$50.01	Daily Balance	Account transfer and withdrawal limitations apply.
Direct Payment Student Share	$50.01 to $10,000.00 .30% / .30% $10,000.01 or greater .50% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	$50.00	—	$50.01	Daily Balance	Account transfer and withdrawal limitations apply.
Escrow Share	—	—	—	—	—	—	—	—	—
IRA Share (Traditional, Roth, Educational)	.50% / .52%	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$25.01	Daily Balance	—
Money Market	$2,000.01 to $20,000.00 1.90% / 1.92% $20,000.01 to $75,000.00 2.15% / 2.17% $75,000.01 or greater 2.40% / 2.43%	Monthly	Monthly	Monthly (Calendar)	$2,000.00	—	$2,000.01	Daily Balance	Account transfer and withdrawal limitations apply.
Sweep	3.00% / 3.04%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Regular Share Draft	.01% / .01%	Monthly	Monthly	Monthly (Calendar)	—	$500.00	$2,500.01	Daily Balance	—
Student Share Draft	.01% / .01%	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.01	Daily Balance	—
Direct Payment Share Draft	.01% / .01%	Monthly	Monthly	Monthly (Calendar)	—	—	$1,000.01	Daily Balance	—
E-Statement Share Draft	—	—	—	—	—	**	—	—	—

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Limited Share Draft	.01% / .01%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$450.01	Daily Balance	—
Share Secured Visa	.01% / .01%	Quarterly	Quarterly	Quarterly (Calendar)	$300.00	—	$50.01	Daily Balance	Account transfer and withdrawal limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. 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. For Share, Youth Share, Special Share, Christmas Club, Direct Payment Student Share, and Money Market accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Regular Share Draft, Student Share Draft, Direct Payment Share Draft, and Limited Share Draft accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For IRA Share (Traditional, Roth, Education) and Share Secured Visa accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Sweep accounts, the dividend rate and annual percentage yield may change daily based on changes in the Median Effective Federal Funds Rate (EFFR). The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Share, Youth Share, Direct Payment Student Share, and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share Draft and Limited Share Draft accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. **For E-Statement Share Draft accounts, you must meet two (2) of the following requirements to avoid service fee for the dividend period: 1) have a debit card; 2) receive direct deposit; 3) be enrolled to receive e-statements; 4) be enrolled in bill payment. If you do not meet two (2) of these requirements during the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share, Youth Share, Special Share, Christmas Club, Direct Payment Student Share, IRA Share (Traditional, Roth, Education), Money Market, Regular Share Draft, Student Share Draft, Direct Payment Share Draft, Limited Share Draft, and Share Secured Visa accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Share, Special Share, Christmas Club, Direct Payment Student Share, Money Market, Sweep, and Share Secured Visa accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, you may choose to have the entire balance remain in the account, paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. For Youth Share, Escrow Share, IRA Share (Traditional, Roth, Education), Regular Share Draft, Student Share Draft, Direct Payment Share Draft, E-Statement Share Draft, and Limited Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$50.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

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