



TRUTH-IN-SAVINGS ACT DISCLOSURES

Effective Date March 1, 2018

Account Type	Dividend Rate	APY	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Additional Information
SHARE ACCOUNTS						
Share	0.25%	0.25%	\$25.00	\$25.00	\$5,000.01	See Page 2, #5
UTMA	0.25%	0.25%	\$25.00	\$25.00	\$25.00	See Page 2, #5
SHARE DRAFT ACCOUNTS						
REset						
Essential						
Preferred						
Classic						
nHanced	2.47%	2.50%			\$0.01-\$15,000.00	See Page 2, #6
	0.25%	2.50% to 0.54%			\$15,000.01 or more	See Page 2, #6
	0.10%	0.10%			If qualifications are not met.	See Page 2, #6
YOUTH ACCOUNTS						
Savasaurus	0.25%	0.25%	\$25.00	\$25.00	\$5,000.01	See Page 2, #5
Generation Next	0.25%	0.25%	\$25.00	\$25.00	\$5,000.01	See Page 2, #5
Synced	0.25%	0.25%	\$25.00	\$25.00	\$5,000.01	See Page 2, #5
CLUB ACCOUNTS						
Special Club	0.10%	0.10%	\$5.00	\$5.00	\$5.00	See Page 2, #5
MONEY MARKET ACCOUNTS						
	0.10%	0.10%	\$1,000.00	\$1,000.00	\$1,000.00-9,999.00	See Page 2, #5
	0.25%	0.25%	\$1,000.00	\$1,000.00	\$9,999.01-19,999.00	See Page 2, #5
	0.35%	0.35%	\$1,000.00	\$1,000.00	\$19,999.01 or more	See Page 2, #5
TERM SHARE CERTIFICATE ACCOUNTS						
Six (6) Month	0.70%	0.70%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Twelve (12) Month	1.20%	1.21%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Fifteen (15) Month Special	1.40%	1.41%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	See Page 2, #7
Twenty-four (24) Month	1.51%	1.52%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Thirty-six (36) Month	1.76%	1.78%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Forty-Eight (48) Month	1.96%	1.98%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Sixty (60) Month	2.21%	2.24%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
IRA (INDIVIDUAL RETIREMENT ACCOUNT) (TRADITIONAL, ROTH, OR COVERDELL)						
Variable IRA	0.15%	0.15%	\$5.00		\$5.00	
IRA TERM SHARE CERTIFICATE ACCOUNTS (TRADITIONAL, ROTH, OR COVERDELL)						
Twelve (12) Month	1.20%	1.21%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Thirty-six (36) Month	1.76%	1.78%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	
Sixty (60) Month	2.21%	2.24%	\$1,000.00 (\$300.00 Youth)		\$1,000.00 (\$300.00 Youth)	

Except as specifically described, the following disclosures apply to all accounts listed on page one (1.):

1. **Rate Information**-The APY (Annual Percentage Yield) is a percentage rate that reflects the total amount of dividends to be paid on an account based upon the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and APY may change at any time as determined by the Credit Union's Board of Directors. Unless otherwise specified, once a particular balance range is met for a tiered rate account, the Dividend Rate and APY for that balance will apply to the full balance of your account. The rates disclosed are accurate as of the last dividend declaration date, the date indicated on page one (1) of this disclosure, or as specifically described based upon account type.

2. **Dividend Compounding and Crediting**-Dividends will be compounded daily and credited monthly.

3. **Accrual of Dividends**-Dividends will begin to accrue on non-cash deposits on the business day you make the deposit into your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

4. **Balance Information**-Dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. **Account Limitations**-No more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month. If you exceed these limitations, you may be subject to a fee or your account may be closed.

6. **nHanced Checking Accounts**-In order to receive the account's benefits, the following requirements must be met during each Monthly Qualification Cycle:

- ✓ Have at least twelve (12) debit card purchases post and settle.
- ✓ Have at least one (1) direct deposit, automatic payment (ACH), or Bill Pay transaction post and settle.
- ✓ Be enrolled and receive e-Statement notice.

Balances up to \$15,000.00 receive an APY of 2.50%, and balances over \$15,000.00 earn a Dividend Rate of 0.25% on portion of balance over \$15,000.00, resulting in an APY of 0.54-2.50%. The dividend rate and the APY may change daily after account is opened based on the determination of the Board of Directors. Please see the Master Account Agreement and Disclosures for full details regarding nHanced Checking accounts.

7. This special is only available during promotional periods determined by the Credit Union. Upon maturity, the term share certificate will automatically renew to a 12-month term at the rate in effect at the time of renewal unless you instruct us otherwise. Funds for deposit must come from an external source and not an existing deposit account at ATCU, with the exception of an existing ATCU term share certificate that is maturing during a promotional period in which this special is offered.

