



Truth-In-Savings Disclosure

EFFECTIVE February 05, 2018

SAVINGS ACCOUNT (SHARE)

Rate Information: The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

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, and the ending date of such dividend period is 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 share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by debit card or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share: The par value of a share in this account is \$5.00

Fees and Charges: A withdrawal fee of \$2.00 will be charged for each over-the-counter withdrawal in excess of three during a month.

CERTIFICATE ACCOUNT

Rate Information: Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Compounding and crediting: Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations: After the account is opened, you may not make deposits into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Early Withdrawal Penalties: (a penalty may be imposed for withdrawals before maturity) -

For certificates from 6 months (180 days) to 12 months (1 year):

The penalty we may impose will equal 90 days of interest.

For certificates from 24 months to 60 months (5 years):

The penalty we may impose will equal 180 days of interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan.

Withdrawal of interest prior to maturity: The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date, which have the same term, minimum balance (if any) and other features as the original time account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Bylaw Requirements: You must complete payment of one share \$5.00 in your Share/Savings account as a condition of admission to membership.

National Credit Union Share Insurance Fund: Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Maturity Notice: Your account will automatically renew unless you prevent it. Contact us for further details on the maturity date. The interest rate and annual percentage yield that will apply to your account if it is renewed have not yet been determined. You may call the credit union during regular business hours at (573) 329-3151 to find out the interest rate and annual percentage yield that will apply to your account if it is renewed.

INNOVATIVE INSURED MONEY MARKET ACCOUNT

Rate information: The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every month. Dividends will be credited to your account every 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, and the ending date of such dividend period is 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 dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

HIGH-RATE CHECKING ACCOUNT (SHARE DRAFT)

Rate information: The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every month. Dividends will be credited to your account every 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, and the ending date of such dividend period is 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 Advantage Checking account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account. However, \$5 must be deposited to open the account. To earn the premium interest rate and ATM refunds, the account must have at least 10 debit card purchases post and settle (excluding ATM transactions), have at least one automatic payment or direct deposit post and settle, and be enrolled in and agree to receive E-Statements. If the requirements are not met during the monthly qualification cycle, the account will still function as a no monthly service charge checking account, however will earn a lower interest rate. "Monthly qualification cycle" is defined as the period beginning on the first day of a month through the last day of the same month. No monthly maintenance fee applies to this account.

Average daily balance computation method: Dividends are calculated by the average daily balance method which applies 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. The period we use is the calendar month.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

ATM Fee Refunds: Nationwide ATM fees are refunded if requirements are met. ATM refunds limited to a maximum of \$25 per qualification cycle. ATM fees will be reimbursed up to a maximum of \$4.50 per individual transaction. Qualifying transactions must post and settle to your account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions. If the requirements are not met during the qualification cycle, the account will not receive ATM refunds for that time period.

IRA SHARE SAVINGS ACCOUNT

Rate information: The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

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, and the ending date of such dividend period is 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 IRA Share Savings account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

Average daily balance computation method: Dividends are calculated by the average daily balance method which applies 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. The period we use is the calendar month.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

TRUST ACCOUNT

Rate information: The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

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, and the ending date of such dividend period is 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 Trust account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by debit card or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

NATIONWIDE CHECKING ACCOUNT (SHARE DRAFT)

Minimum balance requirements: No minimum balance requirements apply to this account. However, \$5 must be deposited to open the account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

ORGANIZATIONAL SHARE ACCOUNT

Minimum balance requirements: The minimum balance required to open this account is \$5.00.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

THRIFT ACCOUNT

This account is a thrift account under Missouri law and is neither insured nor given superior rank over other accounts.

Minimum balance requirements: No minimum balance requirements apply to this account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges: A service charge of \$3.00 will be charged each calendar month.

CHRISTMAS CLUB ACCOUNT

Minimum balance requirements: No minimum balance requirements apply to this account.

Transaction limitations: If any withdrawal is made from this account between January 1 and September 30, then this account may be closed.

Fees and charges: A withdrawal fee of \$10.00 will be charged for each withdrawal made between January 1 and September 30.

SPECIAL CLUB ACCOUNTS

The following accounts which are related to other accounts you have with us offer additional benefits. Please see the separate description of those benefits.

SUPERFUZE CLUB ACCOUNT

Ages 0-10

Minimum balance requirement:

The minimum balance requirement to open this account is \$5.00

INTUNE CLUB ACCOUNT

Ages 11-15

Minimum balance requirement:

The minimum balance requirement to open this account is \$5.00

INMOTION CLUB ACCOUNT

Ages 16-24

Minimum balance requirement:

The minimum balance requirement to open this account is \$5.00

COMMON FEATURES

Bylaw requirements: You must complete payment of one share in your Share/Savings account as a condition of admission to membership.

Transaction limitations: We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

We may require 24 -hour advance notice on cash withdrawals greater than \$1000.00

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: Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

If you have further questions regarding any of your accounts, please call (573) 329-3151 or visit your local branch.



Fee Schedule
Effective: January 1, 2017

Overdraft (ODP) and Non-Sufficient Funds fees are individually assessed to each item transacted by a share draft, in-person withdrawal, ATM withdrawal, pre-authorized withdrawal, or other electronic methods.

» Non-Sufficient Funds/Paid Item	\$20.00
» Non-Sufficient Funds/Return Item	\$29.00
Account Activity Printout (per page)	\$2.00
Account Closed & Re-Open	\$5.00
Account Closed Within 90 Days	\$5.00
ATM Surcharge (non-member)	\$3.50
ATM Withdrawal and Inquiry (member)	\$1.00
Business Checking (below \$1,000)	\$10.00
Cashier's Check (each)	\$2.00
Check Orders	Current Rates
Christmas Club Early Withdrawal (January - September)	\$10.00
Copy of Check (per page)	\$3.00
Domestic Wire Transfer (each)	\$20.00
Dormant Account Fee (per month after 1 year no activity)	\$6.00
Excessive Share Withdrawal Fee	\$2.00
Fax Services	\$5.00
Foreign Wire Transfer (each)	\$85.00
Garnishment/Tax Levy (each)	\$25.00
Money Order (each)	\$2.00
Overdraft Transfer (share to draft)	\$5.00
Paper Statement Fee	\$3.00
Person to Person Payment (online banking)	\$1.00
Receiver Return Item (business)	\$20.00
Receiver Return Item (consumer)	\$15.00
Replacement ATM/Debit Card	\$8.00
Research Fee (per hour)	\$20.00
Returned Mail Statement Fee	\$5.00
Safe Deposit Boxes:	
3x5.....	\$15.00
5x5.....	\$20.00
3x10.....	\$30.00
5x10.....	\$40.00
10x10.....	\$65.00
Statement Printout (per statement)	\$3.00
Stop Payment - Block (consecutive series)	\$25.00
Stop Payment - Check/ACH (each)	\$20.00
Western Union	\$20.00