CY-CO FEDERAL CREDIT UNION
10800 River Road
WestWego, LA 70094
(504) 431-6577

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
06/01/2010 until revised

MATURITY DATE:

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

RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield APY (%)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Share Certificate Account**			Fixed	☐ $1,000.00 ☐ $10,000.00	None	See Paragraph #3	Account's term	Not Allowed	Allowed – see Transaction Limitations section	Not Automatically Renewable
6 Month < $10,000.00	0.50	0.50								
6 Month > $10,000.00	0.60	0.60								
12 Month < $10,000.00	0.75	0.75								
12 Month > $10,000.00	0.85	0.85								
24 Month < $10,000.00	1.00	1.00								
24 Month > $10,000.00	1.25	1.26								
☐ **IRA Share Certificate Account**			Fixed	☐ $1,000.00 ☐ $10,000.00	Quarterly	Quarterly	Account's term	Not Allowed	Allowed – see Transaction Limitations section	Not Automatically Renewable
12 Month < $10,000.00	0.75	0.75								
12 Month > $10,000.00	0.85	0.85								
24 Month < $10,000.00	1.00	1.00								
24 Month > $10,000.00	1.25	1.26								

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 all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Dividend Period. For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. Dividend Compounding and Crediting. The compounding frequency of dividends is stated in the
Rate Schedule. For Share Certificate accounts, you may choose to have the dividends credited to your account monthly or at maturity.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is $5.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

7. Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6 Months	91 days' dividends
Terms of 12 Months	182 days' dividends
Terms of 24 Months	365 days' dividends

For IRA Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 Months	182 days' dividends
Terms of 24 Months	365 days' dividends

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven

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(7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will not automatically renew for another term. You will not be paid dividends on the account after the maturity date. Upon maturity, the account balance will be transferred to another account of yours.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Your savings federally insured to at least $100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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