



3601 MIMBRES LANE, SANTA FE, NM 87507
 1305 OSAGE AVE, SANTA FE, NM 87505
 600 N GUADALUPE ST, SANTA FE, NM 87501
 4641 AIRPORT RD, STE 4, SANTA FE, NM 87507
 1101 DON DIEGO AVE, SANTA FE, NM 87505

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

DATE ACCOUNT OPENED:

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

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period Based on Calendar Month	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
Regular Savings Account	/	Monthly	Monthly	Monthly	\$100.00	\$100.00	\$100.00	Daily Balance	See Section 6
Direct Deposit Account	/	Monthly	Monthly	Monthly	\$5.00	\$100.00 After 90 Days	\$100.00	Daily Balance	See Section 6
Special Savings Account	/	Monthly	Monthly	Monthly	\$1.00	---	\$1.00	Daily Balance	See Section 6
Christmas Club Account	/	Monthly	Monthly	Monthly	---	---	\$1.00	Daily Balance	See Section 6
Systematic Club Account	/	Monthly	Monthly	Monthly	---	---	---	Daily Balance	See Section 6
Youth Account	/	Monthly	Monthly	Monthly	\$5.00	\$100.00 After 1 st Year	\$1.00	Daily Balance	See Section 6
Money Market Account	/	Monthly	Monthly	Monthly	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	See Section 6
Premier Money Market Account	/	Monthly	Monthly	Monthly	\$10,000.00	\$10,000.00	\$10,000.00	Daily Balance	See Section 6
Traditional IRA Account	/	Monthly	Monthly	Monthly	\$100.00	\$100.00	\$100.00	Daily Balance	See Section 6
Education IRA Account	/	Monthly	Monthly	Monthly	\$100.00	\$100.00	\$100.00	Daily Balance	See Section 6
Roth IRA Account	/	Monthly	Monthly	Monthly	\$100.00	\$100.00	\$100.00	Daily Balance	See Section 6
Free Checking Account	None	N/A	N/A	N/A	---	---	N/A	N/A	---
E-Checking Account	None	N/A	N/A	N/A	---	---	N/A	N/A	See Section 6
Investment Checking Account	/	Monthly	Monthly	Monthly	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	---
Primary Checking Account	/	Monthly	Monthly	Monthly	\$100.00	\$100.00	\$1.00	Daily Balance	---

The rates appearing in this 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 and fee information on your accounts, please call the Credit Union.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts described in this Truth-in-Savings Disclosure. 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 **Regular Savings, Direct Deposit, Special Savings, Christmas Club** and **Youth** accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For **Systematic Club, Money Market, Premier Money Market, Traditional IRA, Education IRA, Roth IRA, Investment Checking** and **Primary Checking** accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Money Market** account is a Tiered Rate account. If your Daily Balance is from \$1,000.00 to \$10,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.01 to \$25,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$25,000.01 to \$50,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is greater than \$50,000.01, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 providing that the minimum account balance of \$1,000.00 is met. The **Premier Money Market** account is a Tiered Rate account. If your Daily Balance is from \$10,000.00 to \$25,000.00 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$25,000.01 to \$50,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$50,000.01 to \$75,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$75,000.01 to \$100,000.00, the fourth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is greater than \$100,000.00 the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 providing that the minimum account balance of \$1,000.00 is met.

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 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 accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. To open any account, you must deposit or already have on deposit (unless otherwise noted) at least the par value of one full share in a share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For **Regular Savings, Direct Deposit, Youth, Money Market, Traditional IRA, Education IRA, Roth IRA, Investment Checking** and **Primary Checking** accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For **Direct Deposit** accounts, you have 90 days to attain the required minimum balance before the applicable service fee will be imposed; for **Youth** accounts, you have one (1) year to attain the required minimum balance before the applicable service fee will be imposed. For **Regular Savings, Direct Deposit, Special Savings, Christmas Club, Youth, Money Market, Premier Money Market, Traditional IRA, Education IRA, Roth IRA, Investment Checking** and **Primary Checking** accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For **Regular Savings, Special Savings, Youth, Money Market** and **Premier Money Market** 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

Traditional IRA, Education IRA, Roth IRA and **Christmas Club** accounts, you may not make any preauthorized, automatic, or telephone transfers from your account at any time. For **Regular Savings** accounts, a service fee will apply if you close your account within 90 days of the opening date. For **Direct Deposit and Youth** accounts, you must have a balance of \$100 or more in your account before withdrawals are allowed. For **Christmas Club** accounts, you may make withdrawals from your account during the months of October, November, December, and January and the account will remain open. If you make a withdrawal at any other time, an Early Withdrawal Fee will apply. However, no fee will be charged if the withdrawal occurs within seven (7) days of date the account is opened. For **Systematic Club** accounts, the entire balance available for withdrawal the entire month of April and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For **Money Market** accounts, withdrawals must be in amounts of \$100.00 or more. For the **Premier Money Market** account, withdrawals must be in amounts of \$1,000.00 or more. For **E-Checking** accounts, you are required to receive monthly statements and disclosures in an electronic format. For **Free Checking, Investment Checking** and **Primary Checking** accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 Funds Availability Policy 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 Fee Schedule for current fee information.



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FEE SCHEDULE

Share Value

- Par value of one share

Account Fees

- Membership Fee

Regular Savings, Direct Deposit, and Youth Fees

- Early Closure ~ If closed within 90 days from opening
- ACH/ATM NSF Fee /Item
- Electronic Withdrawals First 6/Month free; then /Withdrawal
- Low Balance Fee /Month ~ If min. avg. daily balance is not met

Christmas Club Fees

- Early Withdrawal Fee /withdrawal

Systematic Club Fees

- Early Withdrawal Fee /withdrawal

Money Market and Premier Money Market Fees

- Money Market Minimum Withdrawal /Withdrawal ~ If less than
- Premier Money Market Minimum Withdrawal /Withdrawal ~ If less than
- Account Withdrawals First 6/Month free; then /Withdrawal
- Extra Check Withdrawals First 6/Month free; then /check
- Low Balance Fee /Month ~ If min. avg. daily balance is not met

IRA Fees

- Low Balance Fee /Month ~ If min. avg. daily balance is not met

Share Draft (Checking) Fees

- Overdraft Transfer 5 free/Month then /Item to clear "Non-post" report
- Insufficient Balance Transfer 5 free/Month from available funds, then /Item
- NSF Fee /Item

- Low balance fee /Month ~ If min. avg. daily balance is not met
- Low balance (Investment Checking) /Month ~ If min. avg. balance is not met
- Stop Payment Fee /Request
- Check Printing Fee Varies by style
- Counter Checks 10 free/3 Months, then /check

EFT Fees

- ACH/ATM NSF Fee /Transfer
- ATM Card Replacement Re-issue

Electronic Money Transfer / Wire Fees

- Wire Transfer USA (Outgoing) /Transfer
- Wire International (Outgoing) /Transfer
- Viamerica per \$1,000
- Viamerica (Non-Member) per \$1,000
- Western Union Wire /Item
- Rapid Remit /Item

Other Service Fees

- Account Reconciliation /Hour in excess of one hour
- Account Research /Hour in excess of one hour
- Statement Copy Fee /Copy
- Charge Back Item /Item ~ If money is not in account; /Item ~ If funds are in account
- Items Sent For Collection Collection costs vary
- Official Check to Member 1 free/day, then /Check
- Official Check Payable to Someone else over \$1,000.00 1 free/Day, then /Check
- Dormant Account Fee /Month ~ after 1 year w/o activity and balance under 500.00
- Account Closure Fee ~ If closed within 90 days
- Check Draft Copy (Over 90 Days) (Personal Official) /Item
- Check Draft Copy (less than 90 Days) /Item
- Photo Copies 5 free/day, then /Copy
- Account History /Page
- Online Bill Payment w/o E-Statements /Month
- Return Mail Processing /Item
- Stop Payment ACH, Personal, or Official Check /Item
- Money Order /Item
- Money Order Replacement /Item

- Non-member Check Cashing \$300.00 or less /Item
- Greater than \$300.00 /item
- Discover/MasterCard Cash Advance Fee /Item
- VISA International Transaction Fee .1% of US \$ amt for transactions processed in foreign currency.
- Involuntary Legal Action, Levies, Garnishment, etc

Safe Deposit Box Fees

- Annual Rental Size 3x5 /Year
- Annual Rental Size 3x10 /Year
- Annual Rental Size 5x10 /Year
- Annual Rental Size 7x10 /Year
- Annual Rental Size 10x10 /Year
- Drilling & Lock Replacement Cost At Time of Service
- Lost Key /Key

