

Family Financial Credit Union

TRUTH IN SAVING IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS

The Truth in Savings Act (T-I-S) is a section of the Federal Deposit Insurance Corporation Act of 1991. The National Credit Union Administration is charged with enforcing the act which applies to ALL credit unions.

The purpose of T-I-S is to promote and simplify comparisons among accounts at all financial institutions. T-I-S enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

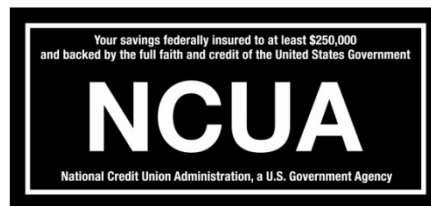
It is the intent of Family Financial Credit Union, to maintain compliance with this federal law pertaining to full disclosure regarding the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available at Family Financial Credit Union.

Family Financial Credit Union herein be known as "FFCU", "the credit union" or "we" and account owners will be known as "you" or "members".

The Rate and Fees Schedule sets forth certain conditions, rates, fees and charges applicable to your accounts at FFCU.

If you have questions regarding any of your accounts at FFCU please contact the credit union by phone at (231) 733-4600 or toll-free at 1-800-332-0779 or in writing at:

Family Financial Credit Union
3575 Henry Street
Muskegon, MI 49441



INDIVIDUAL RETIREMENT ACCOUNTS

Traditional IRA Savings Account ID Number (026)
Roth IRA Savings Account ID Number (027)
Coverdell Educational IRA Account ID Number (029)

"Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period."

Rate Information

View the prospective dividend rate and anticipated annual percentage yield (APY) for the current dividend period on this account on the Rates page of our Website www.ff-cu. The prospective dividend rate and anticipated annual percentage yield (APY) on this account may change every quarter as determined by our board of directors. Rates shown on the Rates page were paid for the preceding dividend period.

Compounding and Crediting

Dividends will be credited and compounded quarterly.

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 1st and the ending date is March 31st. of the same calendar year. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above would be April 1st.

If you close your account before the end of a dividend period, you will not receive the accrued dividends.

Account Restrictions and Features

You may not make 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 transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

Additional Account Restrictions

There are additional restrictions on use of this type of account imposed by the IRS. For IRS requirements, request an IRA brochure covering the type(s) of accounts you are interested in.

Balance computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the end of day balance in the account each day.

Minimum Balance Requirements

You are required to maintain a \$5.00 par value share in the credit union to be eligible for services. There is no minimum deposit required to open this type of account.

Accrual of Dividends on Non-cash Deposits

Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.