

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.

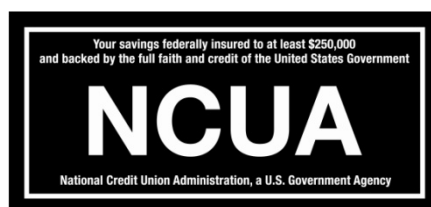
It is the intent of Family Financial Credit Union, to maintain compliance with this federal law pertaining to full disclosure regarding the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available at Family Financial Credit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



REGULAR SAVINGS ACCOUNT

Account ID Number (000)

"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

During a calendar month, you may not make more than six withdrawals or transfers, which includes the following types of transactions: Preauthorized or automatic withdrawals; Telephone transfers; or Transfers initiated by personal computer to another account at the same credit union or to a third party during a calendar month or statement cycle. If you exceed the transfer limitations set forth above in any calendar month, the credit union may take action up to closing the account.

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

A \$5.00 minimum deposit is required to open this account. This is your par value share in the credit union and is required for membership in FFCU. You are required to maintain a \$5.00 balance in this account to be eligible for services.

The minimum balance to accrue dividends is \$105.00. Regular Saving Accounts will not accrue dividends for each day the ending balance is below \$105.00.

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.

Dormant Accounts

Regular Saving Accounts must have transaction activity at least once every 12 months, or the account will be charged a Dormant Account Fee each month the account remains dormant unless the account meets one of the Transaction Activity Exceptions listed below. Transaction activity includes deposits or withdrawals in any amount whether completed in person, by phone with staff assistance, or electronically via ACH, ATM, E-Branch, or Audio Teller systems. Cashing checks and the posting of dividends do not meet the transaction requirements.

***Transaction Activity Exemptions:**

- The member/primary account owner is under 18 years of age.
- Qualified accounts, which are attached to the same member number, are utilized.
- Loan products, which are attached to the same member number, are utilized.
- A \$50.00 Regular Saving Account balance is maintained.

Termination of Dormant Accounts and Membership: It is the intent of the Dormant Account Fee to eliminate small balance Dormant Accounts. The Dormant Account fee may reduce the Regular Saving Account balance below the par value of one membership share in the credit union. The Regular Saving Account will be closed and membership terminated when the Regular Saving Account balance is reduced to zero by Dormant Account Fees.

Address Changes and Returned Mail

It is your responsibility to notify the credit union directly if your mailing address and/or residence address changes. You will be charged a Return Mail Fee for each item (other than marketing materials) that is returned by the US Postal Service for address correction. Address changes may only be completed in one of the following methods: In person at any FFCU branch, in writing mailed to the credit union, online using the E-Branch Secure Mail system (requires active E-Branch login) or by Fax at (231) 733-1631. The credit union cannot accept address changes initiated through general email or the US Postal Service. Address changes must include the following information: name of member or joint owner, Member or Account number(s) to be changed, old address, new address, new contact information if changing, and signature of member or account co-owner.

Mail address changes to: Address Change
Family Financial Credit Union
3575 Henry Street
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