

Minimum balance requirements: You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

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 non-cash deposits:

Dividends will begin to accrue on the business day you place non cash items (for example, checks) to your account.

Transaction limitations: You may make one withdrawal or transfer per year. If more than one withdrawal is made from this account before the end of the term then this account must be closed and a fee will be incurred.

Fees and charges: If this account is closed before the end of the term, a \$5.00 charge will be incurred.

IRA SHARE ACCOUNT

Last declared dividend rate: _____

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union's 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 quarter is Jan 1st and the ending date of such dividend period is Mar. 31st. 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 above example is Mar. 31st. If you close your share account before dividends are paid, you will not receive accrued dividends.

Minimum balance requirements: The minimum balance required to open this account is a purchase of a share in the credit union. Please see the By Law requirements in the common features section for additional information.

COMMON FEATURES

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

Transaction Limitation: 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 .

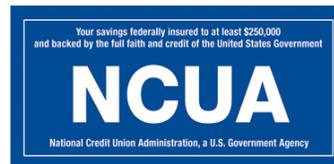
Nature of dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

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

Truth In Savings Brochure

Audubon
FEDERAL CREDIT UNION

1429 Breckenridge Street
Owensboro, KY 42303



Revised 3/31/2016

TRUTH IN SAVINGS DISCLOSURE

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

REGULAR SHARE ACCOUNT:

Last declared dividend rate: _____
As of the last dividend declaration date, the dividend rate was _____% with an Annual Percentage Yield of _____% on your account.

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union's 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 quarter 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 above example is March 31. If you close your share account before dividends are paid, you will not receive accrued dividends.

Minimum balance requirements: The minimum balance required to open this account is a purchase of a share in the credit union. Please see the By Law requirements in the common features section for additional information.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

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 non-cash deposits:

Dividends will begin to accrue on the business day you place non cash items (for example, checks) to your account.

Transaction limitations: During any statement period, 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 pre-authorized or automatic transfer or telephonic order of instruction. No more than three of the six transfers may be made by check, draft, 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.

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

PREMIER CHECKINGACCOUNT:

Last declared dividend rate: _____
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union's 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 quarter 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 above example is March 31. If you Close your share account before dividends are paid, you **will not** receive accrued dividends.

Minimum balance requirements: The minimum balance required to open this account is a purchase of a share in the credit union. Please see the By Law requirements in the common features section for additional information.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

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 non-cash deposits:

Dividends will begin to accrue on the business day you place non cash items (for example, checks) to your account.

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

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

Fees and Charges: A service charge of \$5.00 will be charged each calendar month without direct deposit and eDocuments.

CHRISTMAS CLUB ACCOUNT:

Last declared dividend rate: _____
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union's 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 quarter 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 above example is March 31.

If you close your share account before dividends are paid, you **will not** receive accrued dividends.