

The rates, fees, and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. We may update these rates at any time as stated in the disclosures. Each owner on the account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member & Account Services Agreement. The Member & Account Services Agreement is available upon request. If you would like a paper copy please contact us at msg@interracu.com or at (574) 534-2506.

Rate Schedule for Consumer Savings & Checking Accounts

Account Type	Dividend Rate/ Annual Percentage Yield	Dividends Compounded & Credited	Minimum Opening Deposit	Minimum Balance to Earn Stated APY	Account Limitations
Member Share Savings	/	Monthly	\$5.00	\$5.00	Limitations Apply
Savings Accounts					
Share Savings	/	Monthly	\$5.00	\$5.00	None
Sign & Save Share Savings	/	Monthly	\$0.00	\$0.00	None
Christmas Club	/	Monthly	\$10.00	\$10.00	Limitations Apply
Kids Club	/	Monthly	\$5.00	\$5.00	None
Share Savings Account – No Dividend	-----	-----	\$5.00	-----	None
Checking Accounts					
Flex Checking					
\$0.01 - \$10,000 Bonus Rate 1	/	Monthly	\$25.00	\$0.01	None
\$0.01 - \$10,000 Bonus Rate 2	/		\$25.00	\$0.01	
\$10,000.01 + Second Tiered Rate	/		\$25.00	\$0.01	
Non-Qualifying Base Rate	/		\$25.00	\$0.01	
Regular Checking/Share Draft	/	Monthly	\$25.00	\$0.00	None
Regular Checking / Share Draft – No Dividend	-----	-----	\$25.00	-----	None
Money Market Share Account (MMSA)					
\$1,000 - \$49,999.99	/	Monthly	\$1,000.00	\$1,000.00	None
\$50,000 - \$99,999.99	/			\$50,000.00	
\$100,000 - \$249,999.99	/			\$100,000.00	
\$250,000 - \$999,999.99	/			\$250,000.00	
\$1,000,000 +	/			\$1,000,000.00	
Electronic Money Markey Share Account (eMMSA)					
Less than \$100,000	/	Monthly	\$100,000.00	\$0.00	None
\$100,000 - \$249,999.99	/			\$100,000.00	
\$250,000 - \$499,999.99	/			\$250,000.00	
\$500,000 - \$999,999.99	/			\$500,000.00	
\$1,000,000 +	/			\$1,000,000.00	
HSA / IRA					
HSA Savings	/	Monthly	\$5.00	\$5.00	None
HSA Checking	/	Monthly	\$25.00	\$25.00	None
IRA Savings	/	Monthly	\$5.00	\$5.00	None

Truth in Savings Account Disclosures

Except as specifically described, the following features, benefits, rights, and responsibilities in this disclosure apply to all the accounts:

1. Rate Information

The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield on the accounts are set in the Rate Schedule. For all accounts the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors.

a. Flex Checking Accounts

Flex Checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Flex Checking accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.

b. Money Market Share Accounts (MMSA)

Money Market Share accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market Share Accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of the account. The minimum balance required to open this account and to earn the stated Annual Percentage Yield set in the Rate Schedule is \$1,000.00. A maintenance fee will be imposed each month if the MMSA balance is less than \$1,000.00 at month-end. Refer to the Fee Schedule for additional information about the charges.

c. Electronic Money Market Share Accounts (eMMSA)

Electronic Money Market Share Accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Electronic Money Market Share Accounts, each dividend rate and annual percentage yield for that balance range will apply only to that portion of the account balance within each balance range.

The periodic statement will reflect a blended APY if there are balances in different tiers. The minimum balance required to open this account and earn the stated Annual Percentage Yield set in the Rate Schedule is \$100,000.

A maintenance fee will be imposed each month if the primary account holder does not maintain a minimum daily account balance of \$100,000. Additionally, the primary member must have at least one share draft/checking account and it must be in good standing; be enrolled in and receive E-statements to a valid email address for all primary account relationships with the credit union; and be enrolled in Interra Online Banking. Please refer to the Fee Schedule for additional information about the charges.

d. Dividend Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

e. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

2. Balance Information

To open any account, you must deposit or already have on deposit the minimum required Membership Share Savings Account. The minimum balance required to open each account and to earn the stated Annual Percentage Yield is set in the Rate Schedule. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

3. Account Limitations

Members who maintain only a Member Share Savings Account with an average balance under \$250 and utilize no other qualified accounts or services may be subject to the Single Service fee, as set forth in the Credit Union's Fee Schedule. Members under age 23 or 62 and older are not subject to this fee. Qualified accounts or services may include, but not be limited to, additional savings accounts, checking, money market, share certificates, loans, mortgages, or credit cards. Services that do not qualify include, but may not be limited to, ATM cards, e-statements, Interra Connect, Online or Mobile banking and Safe Deposit Boxes. For a Christmas Club account, the club year is from November 1 to October 31. If any withdrawal is made from this account before the end of the club term, then the account will be assessed a service charge in accordance with the Credit Union Fee Schedule.

4. Flex Checking Account Features

There is a limit of one Flex Checking account per member account. Business or organization members are not eligible for Flex Checking Accounts. The following features are unique to Flex Checking Accounts:

Truth in Savings Account Disclosures

a. Account Qualifications

In order to earn the Qualifying Rate "Bonus Rate" specified in the schedule above and to qualify for additional benefits as described herein for a particular Monthly Qualification Cycle, Flex Checking Accounts must satisfy the following qualification criteria: 1) Elect to receive your monthly statements electronically (e-Statements), which are accessed through Interra Online Banking (a valid, deliverable e-mail address is required); 2) have at least one (1) direct deposit or one (1) automatic debit post and clear the account; 3) to earn Bonus Rate 1, have at least 50 debit card purchases post and clear; 4) to earn Bonus Rate 2, have at least 20-49 debit card purchases post and clear; 5) to earn the Second Tiered Rate, have at least 20 debit card purchases post and clear.

It's important to note that it may take one or more business days from the transaction date to post to an account from the date of purchase/transaction is made. Intra-credit union transfers do not count as qualifying ACH transactions. Debit card transactions processed by merchants and received by the Credit Union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the Credit Union as POS transactions count towards qualifying debit card transactions. If monthly qualifications are not met, you will still earn the Base Rate on your account.

b. Qualification Cycle

The Qualification Cycle means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. For example, a qualification cycle beginning September 30 would end October 30. The next qualification cycle would begin October 31 and end November 29. All other Qualification Cycles would follow this same pattern.

c. ATM Service Fee Refunds

If you have met your qualifications for the month, we will refund domestic ATM fees on ATM withdrawals from your Flex Checking account, up to \$25.00 per qualification cycle. Refunds will be reimbursed on the last day of each statement cycle. ATM surcharges over \$4.99 are not automatically refunded but may be manually refunded by a credit union representative with the presentation of a receipt within 10 business days following the month that the Flex Checking qualifications were met.

5. Sign & Save Savings Accounts Features

Sign & Save Savings Accounts are an additional savings account you may elect to open when you also have any Checking Account and Debit Card. When enrolled in the Sign & Save Savings Account and you conduct a signature-based transaction with your debit card, the Credit Union will round up your purchase amount to the next whole dollar and deposit the difference into your Sign & Save Savings Account from your checking account. You may not use your Sign & Save Savings Account as overdraft protection.

a. What is a signature-based transaction?

Most transactions that don't require a PIN are considered signature-based transactions, whether your sign or not. Also, whenever you are asked "credit or debit," choose "credit."

b. Sign & Save Transfers

The Credit Union will aggregate the bumped-up amounts from purchases that post to your checking account each business day and make a single daily transfer (identified on your statement as "Sign & Save Transfer") at the end of the business day. If, on a business day, you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, the Credit Union will not bump-up purchases posted on that business day and will cancel the Sign & Save Transfer for that day.

c. Credit Union Match

The Credit Union will match 25% of the daily bumped-up transfers that post to the Sign & Save Savings Account during the first 30 days of enrolling in the program. Thereafter, the Credit Union will match 5% of the daily bumped-up transfers that post to the Sign & Save Savings Account. The match amount will be credited to the Sign & Save Savings Account at the end of each calendar quarter based on the accumulated bump-up transfers for that calendar quarter or the balance in the account at the end of the calendar quarter, whichever is less. The annual cap of the Credit Union match amount is \$250.00. The Credit Union match will be reported to the IRS on Form 1099-INT. If you close your Sign & Save Savings Account before the Credit Union match amount is posted to your savings account, you will not receive the Credit Union match for that calendar quarter.

6. Christmas Club Account Features

The account may be opened at any time. The minimum balance required to open and to earn the stated Annual Percentage Yield is set in the Rate Schedule. The Christmas Club year is from November 1 to October 31. Final dividends

Truth in Savings Account Disclosures

for the club year will be credited to your account at the end of the business day of October 31. Unless otherwise requested, all Christmas Club funds will then be issued by direct deposit into your primary checking/share draft account. In the event that you do not have a checking account, the funds will be deposited into your Member Share Savings account.

7. HSA / IRA Share Savings Accounts

You may not make any withdrawals or transfers to another Credit Union account of yours or to a third party by means of preauthorized or automatic transfer, telephonic order of instruction, online banking, or similar order to a third party. Review your IRA / HSA Agreement for additional information including other transaction limitations that may apply.

8. Common Features on All Accounts

a. Par Value Requirements

The Par Value of a membership share in this Credit Union is \$5.00. The Par Value must be fully paid to become a member, maintain membership, or to receive and maintain any accounts or services with us. The sum of your membership share shall be paid into and retained in your Member Share Savings or other appropriate account.

b. Nature of Dividends

Dividends are paid from current income and available earnings of the Credit Union after providing for any required reserves at the end of a dividend period, thus dividends are not guaranteed.

c. Transfer and Assignment

Ownership of an account is not transferrable without the written consent of the Credit Union.

d. Transaction Limitation on All Accounts

We count a transaction on the date we post it to your accounts. This date may be different from the date you authorize, transfer or complete the transaction, which means a transaction made during one statement cycle may not be counted until a later statement cycle.

e. Pledged Shares.

If your account(s) are pledged to us to secure any loan obligation, then you must pay, or, with our permission, renew the loan before any principal or dividends may be withdrawn or transferred. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we can specifically release the funds. No member may withdraw any amount on deposit below the amount of their pledge to the Credit Union without the Credit Union's written permission.

f. American Share Insurance

Member accounts are insured up to \$250,000.00 per account by American Share Insurance. This institution is not federally insured, and if the institution fails, the federal government does not guarantee that depositors will get back their money. More detailed information is available upon request.

g. Overdraft Protection

Overdraft protection is automatic from the Member Share Savings account to the primary Checking account. Other transfers for the purpose of overdraft protection for checking accounts and Money Market Share Accounts are available at the member's request. Please contact the Credit Union to establish the transfer authorizations.