

**INDEPENDENT EMPLOYERS GROUP
FEDERAL CREDIT UNION**

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TRUTH-IN-SAVINGS DISCLOSURE



Effective Date:

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

RATE SCHEDULE - SHARE AND SHARE DRAFT ACCOUNTS

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$100.00	\$100.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Savings <input type="checkbox"/> Youth Savings	/	At Maturity	At Maturity	Annually (Noncalendar)	\$5.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Club <input type="checkbox"/> Organization	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> IRA <input type="checkbox"/> Trust	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Sub-Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Share Draft	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	—	Average Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. 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 Christmas Savings and Youth Savings accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union Board of Directors. For IRA and Trust accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union Board of Directors. For Share, Club, Organization, Sub-Share, Money Market, and Share Draft accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market account is a tiered rate account. If your average daily balance is

\$2,499.99 or less, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$2,500.00 or greater, the second 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.

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 of dividends and the dividend period applicable to each account are set forth 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. For Christmas Savings and Youth Savings accounts, the dividend period is annual. For example, the first

dividend period of the year begins on October 1 and ends on September 30. All other dividend periods follow this same pattern.

4. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash 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, accrued dividends will not be paid. For IRA accounts, if you close your account within one year of opening, all accrued dividends will not be paid.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit at least the par value of one full share in any 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 set forth in the Rate Schedule. For Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met during each day of the dividend period, you will be charged a service fee

as stated in the Fee Schedule. For Share and Money Market accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Share, Youth Savings, Club, Organization, IRA, Trust, Sub-Share, and 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 a Christmas Savings account, the entire balance will be transferred to another Share or Sub-Share account of yours on or after October 1 and the account will remain open. If you withdraw any of the account balance at any time, we will close your account and pay you the full account balance. However, no withdrawals will be allowed within seven (7) days of the date the account is opened. For Christmas Savings accounts, the maximum monthly deposit is \$1,000.00. For Money Market accounts, the minimum withdrawal for this account is \$250.00; deposits are accepted only in amounts of \$250.00 or more. This account may not be pledged as collateral. For Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

FEE SCHEDULE	
MEMBERSHIP FEE & SHARE VALUE	
Membership	\$ 1.00
Par Value of One Share	\$ 5.00
ALL SHARE ACCOUNT RELATED SERVICE FEES	
Account History Printout	\$ 1.00
Account Reconciliation: Current Month Previous 2 Months	No Charge \$30.00 per hour (\$7.50 per 1/4 hour)
Account Research	\$30.00 per hour (\$7.50 per 1/4 hour)
Close Account Within 3 months of Opening	\$ 5.00
Copy of Monthly Statement	\$1.00 per page
Copy of CU Check, Money Order, Receipts, etc	\$ 5.00 per page
Copy of Paid Share Draft	\$ 2.50 per page
Copy of Paid Share Draft prior to 2008 after 10/01/11	\$10.00 per page
Dormant/Escheat Account	\$25.00
Inactive Account <\$100-after 1 year of no activity	\$ 5.00
Legal Process - Notice of Levy	\$25.00
Mailing Service Fee for Third Party Checks	\$ 5.00 per check
Not sufficient Funds Return - ACH/Shares	\$20.00 per item
Overdraft Due to Not Sufficient Funds	\$20.00 per item
Preauthorized Bill Pay	\$ 3.00 per check
Reopen Account within 1 year	\$ 5.00
Share Draft Printing - Varies Styles	At Cost
Stop Payment - ACH/Share Draft (If sequential, \$1 after first item to a maximum of \$25)	\$15.00 per item
Teller Check - First Check, No Charge Per Day	\$ 5.00 per check
Temporary Drafts - Eight (8) Drafts, No Charge	\$ 2.00 per page
Verification of Account (Deposit)	\$ 3.00
OTHER ACCOUNT RELATED SERVICE FEES	
Address Change - Return Mail from USPS	\$ 2.00 per occurrence
Facsimile Transmission (FAX Service): Receiving Sending - State of Hawaii Sending - Mainland Sending - International	\$ 1.00 per page \$ 1.00 per page \$ 2.00 per page \$ 3.00 per page
Lost Certificate of Title (Vehicles & Motorcycles)	\$25.00

MoneyGram Money Orders	\$ 1.00 per item
Notary Service - Member	No Fee
Notary Service - Non-Member	Fees per HI Statutes
Photocopy	\$.50 per page
Visa CU Money Gift Card	\$ 5.00 per card
Visa CU Money Travel Card	\$ 5.00 per card
Wire Transfers: Incoming Outgoing (Local or Mainland) Outgoing (International)	\$ 5.00 per transfer \$15.00 per transfer \$40.00 per transfer
World Wide Foreign Remittance: Converted to Foreign Currency Deposited into a U.S. dollar Account Additional for Home Delivery	\$ 8.00 \$10.00 \$ 2.00
VISA DEBIT CARD FEES	
Card Replacement (Lost/Stolen)	\$ 5.00 per card
Federal Express - (Rush)	\$25.00
Origination Fee - (One Time)	\$10.00
Pre-Authorized Bill Payer	\$ 3.00 per check
Pin Re-issue (Lost or Stolen)	\$ 2.00
Re-instatement Fee (Closed for Cause)	\$25.00
Preauthorized EFT Fees for Non Sufficient Funds	\$20.00

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the effective 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.

