

LAKE TRUST

THE POWER IN ALL OF US

ASPIRE SAVINGS ACCOUNT

TRUTH-IN-SAVINGS DISCLOSURE

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. This account has multiple tiers with a specific rate for each tier. Each dividend rate will only be applied to the daily balance within that tier and not the entire balance. For example: a \$5,000.00 balance will earn the Tier 1 dividend rate on the first \$1,000.00 and the Tier 2 dividend rate on the second \$1,000.00 and the Tier 3 dividend rate on the remaining \$3,000.00. The interest earned in each tier divided by the total balance equals your blended rate. Balances more than a \$1,000.00 may produce a lower blended rate.

Compounding and crediting - Dividend(s) will be compounded every month. Dividend(s) will be credited to your account every month.

Effect of closing an account - If you close your account before dividend is paid, you will not receive the accrued dividend.

Minimum balance requirements: There is no minimum balance required to open this account. There is no daily minimum balance required on this account to avoid a monthly service fee.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance of funds in each tier in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

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

Fees and charges: See separate fee schedule.

COMMON FEATURES

Please refer to our separate fee schedule for additional information about charges and to our separate rate sheet for current rates on your account(s).

This credit union is federally insured by the National Credit Union Administration.