



**TRUTH-IN-SAVINGS DISCLOSURE
DIVIDEND & FEE CALCULATION**

Dividend Schedule

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.

Account Type	Dividends			Balance Requirements				Account Limitations
	Dividends Compounded	Dividends Deposited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid Fee	Minimum Balance to Earn Stated Interest	Method to Calculate Dividends	
Prime Share	Quarterly	Quarterly	Quarterly	\$5.00	\$5.00	\$50.00	All shares are calculated using average Daily Balance	Reg D Withdrawal restriction limit these shares to 6 withdrawals per month
Children's Share	Quarterly	Quarterly	Quarterly	\$5.00	—	\$50.00		
Club Accounts	Quarterly	Quarterly	Quarterly		—	\$50.00		
Custom Name Savings	Quarterly	Quarterly	Quarterly	—	—	\$50.00		
IRA Share	Quarterly	Quarterly	Quarterly		—	\$50.00		
Money Market	Quarterly	Quarterly	Quarterly	\$2500.00	\$2500.00	\$50.00		
Certificate of Deposit	Monthly	Monthly	Monthly	\$500.00	—			
Sitka Spruce Checking	—	—	—	—	—	—	Paperless: No Checks, No Paper Statements	
Herring Checking	Quarterly	Quarterly	Quarterly	—	Free with Direct Deposit	\$50.00	—	
Chinook Checking	Quarterly	Quarterly	Quarterly	—	\$1500.00	\$1500.00	—	
King Checking	Quarterly	Quarterly	Quarterly	—	\$5000.00	\$5000.00	—	
Business Checking	Quarterly	Quarterly	Quarterly	—	—	\$10,000.00	SP & NPO >#50 Transaction/Mo are free, but will not receive dividends, Otherwise \$10.00	