



P.O. Box 3046  
 Oshkosh, WI 54903  
 #800-448-9228  
 www.verveacu.com

## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE**  
**Monthly: Previous Month End    Annually: Previous Month End**

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.

### RATE SCHEDULE

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	
<b>Savings</b>	0.02%/0.02%	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$100.00 (see Section 6)	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Name Your Savings</b>	0.02%/0.02%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Pick Your Payout</b>	0.10%/0.10%	Annually	Annually	Annually (Calendar)	—	—	\$100.00	Daily Balance	Account withdrawal limitations apply.
<b>Advantage Money Market</b>	\$2,000.00 to \$4,999.99 0.07%/0.07% \$5,000.00 or greater 0.15%/0.15%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Premier Money Market</b>	\$25,000.00 to \$74,999.99 0.10%/0.10% \$75,000.00 to \$249,999.99 0.15%/0.15% \$250,000.00 to \$499,999.99 0.20%/0.20% \$500,000.00 to 949,999.99 0.35%/0.35% \$950,000.00 to \$1,999,999.99 0.35%/0.35% \$2,000,000.00 or greater 0.35%/0.35%	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	—	\$25,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>IRA Money Market</b>	\$100.00 to \$1,999.99 0.02%/0.02% \$2,000.00 to \$19,999.99 0.05%/0.05% \$20,000.00 or greater 0.10%/0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.



<b>Health Savings Account (HSA)</b>	\$100.00 to \$2,499.99 0.12%/0.12%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	—
	\$2,500.00 to \$9,999.99 0.25%/0.25%								
	\$10,000.00 to \$24,999.99 0.37%/0.37%								
	\$25,000.00 or greater 0.37%/0.37%								
<b>Personal Checking</b>	—	—	—	—	—	—	—	—	
<b>KickBack™ Savings Qualifications Met (See section 2)</b>	0.10%/0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Qualification Not Met (See section 2)</b>	0.02%/0.02%								
<b>KickBack™ Checking Qualifications Met (See section 2)</b>	\$0.01 to \$10,000.00 0.87%/0.87%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Average Daily Balance	—
<b>Qualifications Not Met (See section 2)</b>	\$10,000.01 or greater 0.02%/0.02% to 0.02%								
<b>Escrow</b>	0.11%/0.11%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Average Daily Balance	Account limitations apply.

## 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 Savings, Name Your Savings, Pick Your Payout, Advantage Money Market, Premier Money Market, IRA Money Market, Health Savings Account (HSA), KickBack™ Savings, and KickBack™ Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Escrow accounts, the dividend rate and annual percentage yield may change annually as determined by the Wisconsin Department of Financial Institutions. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Advantage Money Market, Premier Money Market, IRA Money Market, Health Savings Account (HSA), and

KickBack™ Checking 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 Advantage Money Market, Premier Money Market, IRA Money Market, and Health Savings Account (HSA) 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 your account. For KickBack™ Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. KickBack™ Accounts** — For all KickBack™ accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements, you must 1) make at least 14 POS or debit transactions that post and settle to your account before 7:00 pm on the last day of the calendar month 2) receive a minimum of one direct deposit 3) be enrolled in and receive e-statements. The monthly qualification cycle is defined as the period beginning on the first day of a calendar month and ending on the last day of a calendar month.

**KickBack™ Savings.** The KickBack™ Savings account is available only to holders of a KickBack™ Checking account. If you meet the minimum qualification requirements you will receive the first dividend rate and annual percentage yield listed for the account in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will receive the second dividend rate and annual percentage yield listed for the account in the Rate Schedule.

**KickBack™ Checking.** The KickBack™ Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply to balances of \$0.01 to \$10,000.00. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each range. In addition, we will refund ATM surcharges up to a maximum total refund of \$15.00 per month. If you do not meet all of the minimum service requirements

during the calendar month, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account and no ATM surcharges will be refunded to you.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated 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.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Name Your Savings, Pick Your Payout, Advantage Money Market, Premier Money Market, IRA Money Market, Health Savings Account (HSA), KickBack™ Savings, KickBack™ Checking, and Escrow accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Pick Your Payout accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. 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 Savings accounts, there is a minimum combined account (savings, checking and share certificate) average daily balance required to avoid a service fee for the dividend period. If the minimum combined account (savings, checking, and share certificate) average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Savings, Name Your Savings, Pick Your Payout, Advantage Money Market, Premier Money Market, IRA Money Market, and Health Savings Account (HSA) accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For KickBack™ Savings, KickBack™ Checking, and Escrow accounts, there is a minimum

average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS** — For Savings, Name Your Savings, Advantage Money Market, Premier Money Market, IRA Money Market, and KickBack™ Savings 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 Pick Your Payout accounts, the entire balance will be transferred to another account of yours on or after the last day of the month as determined by you at account opening; the balance will be available the next business day and the account will remain open. If you withdraw from your Pick Your Payout account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Escrow accounts, you may only have an Escrow account if you have an active mortgage and you may not make withdrawals from your account; the Credit Union will make withdrawals on your behalf for the purpose of paying taxes and insurance. For Health Savings Account (HSA), Personal Checking, and KickBack™ Checking accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**10. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

