COREPLUS CREDIT UNION | Doing Business As SCIENT FEDERAL CREDIT UNION™

Truth-In-Savings Disclosure

The Truth-in-Savings Act (TIS) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing this Act which applies to all Credit Unions.

The purpose of TIS is to promote and simplify comparisons among accounts at all financial institutions. TIS enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the dividend rates payable on these accounts and the fees assessable against these accounts.

It is the intent of CorePlus Federal Credit Union dba Scient Federal Credit Union ("CorePlus Federal Credit Union" or "Credit Union") to maintain compliance with this federal law pertaining to disclosure of the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available to members of CorePlus Federal Credit Union.

The Rate Schedule sets forth certain conditions, rates, fees, and charges applicable to your accounts at CorePlus Federal Credit Union. The Rate Schedule is incorporated as part of this disclosure. If you have any questions regarding any of the accounts offered at CorePlus Federal Credit Union, please call a member service representative.

REGULAR SHARE ACCOUNT(S)

Dividend Rate Information:

The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:

For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Minimum Balance Requirements for **Regular Share Savings Account(s)**:

The minimum required to open this account is $5.00. The minimum daily balance required to maintain this account and receive the disclosed dividend rate is $5.00.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

CHANGE MAKER SHARE ACCOUNT(S)

Dividend Rate Information:

The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:

For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Minimum Balance Requirements for **Change Maker Share Savings Account(s)**:

There is no minimum balance required to open or maintain this account.

Transaction Limitations:

Deposits are restricted to debit card round-up transactions. Funds deposited or transferred into this account will be transferred to a regular share savings account. No other limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

SHARE DRAFT ACCOUNT

Dividend Information:

No dividends are paid on this account.

Minimum Balance Requirements for **Share Draft Account(s):**

There is no minimum balance required to open or maintain this account. There is a $5.00 monthly maintenance fee that will be applied if the primary member doesn't sign up for eStatements through Online Banking. That fee is waived if the primary member is under the age of 18 or over the age of 65.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure, or Account Terms and Conditions Disclosures provided to you.

SHARE DRAFT ACCOUNT(S) – CHECKING PLUS

Dividend Rate Information:

The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

hly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

<u>Average Daily Balance Computation Method:</u>
Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month. With the Checking Plus, you earn the stated dividend rate only on the portion of the balance within each tier.

<u>Minimum Balance Requirements for **Share Draft Account(s) – Checking Plus**:</u>
There is no minimum balance required to open or maintain this account. There is a $5.00 monthly maintenance fee that will be applied if the primary member doesn't sign up for eStatements through Online Banking.

<u>Transaction Limitations:</u>
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

Account must meet the following criteria monthly to be considered qualified and receive increased rates:

Monthly direct deposit of at least $1,500.

At least 20 debit card transactions totaling $500.

Be enrolled in e-statements.

Tiering Method B: This Tiering Method pays different stated dividend rates corresponding to applicable account balance tiers, on the applicable balance in each tier of the account. For example, the Credit Union might pay one dividend rate on account funds in Tier Rate I of $15,000.00 or below, and pay a 2nd dividend rate in Tier Rate II on the portion of the same account that exceeds $15,000.01. The tiered rate chart below corresponds with the Credit Union's Account Rates found on our website at www.Scientfcu.org for this account.

Scheduled Tier Rates Minimum Average Daily Balance Tiers –Checking Plus

TIER RATE I $0 to $15,000.00

TIER RATE II $15,000.01 and greater

CLUB SAVINGS ACCOUNT(S)

<u>Dividend Rate Information:</u>
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

<u>Compounding and Crediting:</u>
Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

<u>Dividend Period:</u>
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

<u>Average Daily Balance Computation Method:</u>
Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

<u>Minimum Balance Requirements for **Club Savings Account(s)**:</u>
There is no minimum balance required to open or maintain this account.

<u>Transaction Limitations:</u>
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) – ROTH IRA – EDUCATION IRA SAVINGS ACCOUNT

<u>Dividend Rate Information:</u>
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

<u>Compounding and Crediting:</u>
Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

<u>Dividend Period:</u>
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

<u>Average Daily Balance Computation Method:</u>
Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

<u>Minimum Balance Requirements for **Individual Retirement Savings Account(s):**</u>
There is no minimum balance required to open or maintain an IRA share account. IRA Certificates require a minimum balance or $500.00

<u>Transaction Limitations:</u>
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure or Account Terms and Conditions Disclosures provided to you.

TIERED MONEY MARKET ACCOUNT(S) – Regular Money Market Account

<u>Dividend Rate Information:</u>
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

... be credited to your account monthly. Dividends will be earned daily for each day on which ... daily balance requirements for this account.

Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

Average Daily Balance Computation Method:
Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the entire account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Minimum Balance Requirements for **Tiered Money Market Account(s) – Regular Money Market**:
There is no minimum balance required to open or maintain this account.

Tiering Method A: This Tiering Method pays the stated dividend rate that corresponds to the applicable account balance tier on the full balance in the account. For example, if your average daily balance is between $0 to $2,499.99, the dividend rate paid on the entire balance in your account will be the rate applicable for Tier Rate I. If your average daily balance is $2,500 or more but less than $25,000, the dividend rate paid on the entire balance in your account will be the rate applicable for Tier Rate II.

If your average daily balance is $25,000 or more but less than $75,000, the dividend rate paid on the entire balance in your account will be the rate applicable for Tier Rate III. If your average daily balance is $75,000 or more but less than $250,000, the dividend rate paid on the entire balance in your account will be the rate applicable for Tier Rate IV. And, if your average daily balance is $250,000 or more, the dividend rate paid on the entire balance in your account will be the rate applicable for Tier Rate V.

The tiered rate chart below corresponds with the Credit Union's Tiered Money Market Account Rates found on our website at www.Scientfcu.org for this account.

Scheduled Tier Rates	Minimum Average Daily Balance Tiers – Regular Money Market
TIER RATE I	$0 to $2,499.99
TIER RATE II	$2,500 to $24,999.99
TIER RATE III	$25,000 to $74,999.99
TIER RATE IV	$75,000 to $249,999.99
TIER RATE V	$250,000 and greater

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure, or Account Terms and Conditions Disclosures provided to you.

TIERED MONEY MARKET ACCOUNT(S) – Premium Money Market Account

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:
Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

Average Daily Balance Computation Method:
The average daily balance method is the application of 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. The period we use is a calendar month. With the Premium Money Market, you earn the stated dividend rate only on the portion of the balance within each tier.

Minimum Balance Requirements for **Tiered Money Market Account(s) – Premium Money Market**:
There is a $25,000 minimum balance required to open or maintain this account.

Tiering Method B: This Tiering Method pays different stated dividend rates corresponding to applicable account balance tiers, on the applicable balance in each tier of the account. For example, the Credit Union might pay one dividend rate on account funds in Tier Rate I of $2,499.99 or below, and pay a 2nd dividend rate in Tier Rate II on the portion of the same account that exceeds $2,499.99 but is less than $25,000, and pay a 3rd dividend rate in Tier Rate III on the portion of the same account that exceeds $24,999.99 but is less than $100,000, and pay a 4th dividend rate in Tier Rate IV on the portion of the same account that exceeds $99,999.99 but is less than $250,000, and pay a 5th dividend rate in Tier Rate V on the portion of the same account that exceeds $249,999.99.
The tiered rate chart below corresponds with the Credit Union's Tiered Money Market Account Rates found on our website at www.Scientfcu.org for this account.

Scheduled Tier Rates	Minimum Average Daily Balance Tiers – Premium Money Market
TIER RATE I	$0 to $2,499.99
TIER RATE II	$2,500 to $24,999.99
TIER RATE III	$25,000 to $99,999.99
TIER RATE IV	$100,000 to $249,999.99
TIER RATE V	$250,000 and greater

ess otherwise stated in the Common Features section of this Disclosure, the Electronic Disclosures provided to you.

MySci Savings Account

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.
Compounding and Crediting:
Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.
Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
Average Daily Balance Computation Method:
Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the entire account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Minimum Balance Requirements for MySci Savings Account:
There is a $25 minimum balance required to open this account. There is no minimum balance to maintain this account.
Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure, or Account Terms and Conditions Disclosures provided to you.
Tiering Method B: This Tiering Method pays different stated dividend rates corresponding to applicable account balance tiers, on the applicable balance in each tier of the account. For example, the Credit Union might pay one dividend rate on account funds in Tier Rate I of $2,500.00 or below, and pay a 2nd dividend rate in Tier Rate II on the portion of the same account that exceeds $2,500.01.
The tiered rate chart below corresponds with the Credit Union's rates found on our website at www.Scientfcu.org for this account.

Scheduled Tier Rates	Minimum Average Daily Balance Tiers – MySci Savings Account
TIER RATE I	$0 to $2,500.00
TIER RATE II	$2,500.01 and greater

MySci Checking Account

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.
Compounding and Crediting:
Dividends will be compounded every month and will be credited to your account monthly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.
Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid. Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.
Minimum Balance Requirements for Share Draft Account(s) – MySci Checking: There is no minimum balance required to open or maintain this account. There is a $5.00 monthly maintenance fee that will be applied if the primary member doesn't sign up for eStatements through Online Banking. That fee is waived if the primary member is under the age of 18 or over the age of 65.
Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure, the Electronic Funds Disclosure, or Account Terms and Conditions Disclosures provided to you.

COMMON FEATURES OF ALL ACCOUNTS

All accounts offered by CorePlus Federal Credit Union share several common features. These features are:
Membership:
You must complete purchase of a $5.00 par value share in the Credit Union (par value of one share is $5.00) and be a member in good standing. If the balance in your Share Account decreases below $5.00, the Credit Union may, at its option, close your account and terminate your membership.
We reserve the right to suspend services to a member who is not in good standing, which include, but are not limited to, members who: (i) are delinquent on any loan with this Credit Union; (ii) have a Regular Share Savings balance of less than a $5.00 minimum; (iii) have caused any financial loss to this Credit Union; (iv) have any unresolved Non-Sufficient Fund Checks outstanding, whether in regard to a deposit or otherwise; (v) have not paid the Credit Union any fees or costs owing to it; or (vi) have a negative balance in any account.
Nature of Dividends:
Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.
Accrual of Dividends on Noncash Deposits:
Dividends will begin to accrue on the business day you deposit noncash (e.g. checks) to your account.
Federal Deposit Insurance:
The National Credit Union Share Insurance Fund federally insures member savings accounts up to $250,000. Funds in traditional Individual Retirement Accounts (IRAs), Roth IRAs and Education IRAs are added together and insured in the aggregate up to $500,000

Transaction Limitations:

...ss than seven days written notice, nor more than 60 days written notice before each ... than a time deposit, or from any other savings account as defined by Federal Reserve ...

Regulatory Reporting:

CorePlus FCU will create for your Checking or Money Market Account a transaction sub account and a savings sub account for the purpose of regulatory reporting to the Federal Reserve. Balances not routinely needed to pay debits may be transferred to a savings sub account for reporting purposes only to the Federal Reserve. The Credit Union may periodically transfer funds between these two sub-accounts for reporting purposes only. Your dividend calculation on dividend bearing accounts will stay the same. This process will not affect your available balance, the dividend you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account.

Fees:

Please refer to our separate fee schedule for additional information fees that may apply to your account.