

TRUTH-IN-SAVINGS DISCLOSURE

*** Not all account types disclosed below are available both in-branch and on-line***
MEMBERSHIP SAVINGS/OPPORTUNITY SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 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 March 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance 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.

Par value of a share:

The par value of a share in this account is \$5.00.

MEMBER LOYALTY ACCOUNT

Members with an eligible Consumer Checking qualify for this account. Member Loyalty Accounts are automatically opened on your behalf, per every eligible account. The Member Loyalty Account (MLA) will be structured with the same account owners as the associated qualifying account. Your cash rewards will automatically be deposited into this account. If at any point your qualifying account is closed, your MLA will also be closed; all available funds will be paid out to you or transferred to your savings account.

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

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, and the ending date of such dividend period is 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.

Minimum balance requirements:

There is no minimum balance requirement. Please see the bylaw requirements in the Common Features section for additional information.

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

Transaction limitations:

Deposits to this account will be limited to rewards deposits in conjunction with the Member Loyalty Bonus, Dividend Payments on Share and Certificate Accounts, Debit Card Round-up, Cashback Checking, and Member Giveback Programs which may be shared through email, mail, or Centra's website at www.centra.org.

Withdrawals can be made in branch, through online banking and through mobile banking. This account is not available for business, association, organization, and special titled accounts.

YOU CHOOSE SAVINGS ACCOUNT/CHRISTMAS CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 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 March 31.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance 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.

INVESTORS MONEY MARKET SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

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, and the ending date of such dividend period is 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.

Minimum balance requirements:

No minimum balance required to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance 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.

CASHBACK CHECKING ACCOUNT

Rate Information: No dividends are paid on this account.

Transaction limitations:

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

Rewards: To receive rewards, the account must be enrolled for eStatements through Online Banking, have a Direct Deposit into the account during the month, and be active (not in a dormant or inactive status). The account must be enrolled in the rewards program before the end of the month to be eligible. Members will earn rewards for each PIN based or signature debit card transaction once at least fifteen (15) transactions have been performed during the month. ATM transactions do not earn rewards or count toward total number of transactions. Rewards are earned daily and credited to the member's Member Loyalty Account monthly. See Member Loyalty Account disclosures and Fee Schedule for more information, including the amount of rewards earned per transaction. Reward amount may change at any time, as determined by the Credit Union. If a member closes their Cashback Checking account, they forfeit all rewards earned and not yet credited.

Reward Tiers: Cashback Checking accounts have three designated tiers.

- Tier One - Not eligible for rewards. Tier One will apply if the account does not meet all minimum qualifications of eStatements, direct deposit, active status, and have at least fifteen (15) debit card transactions during the month.
- Tier Two - Requires minimum qualifications (listed above), at least fifteen (15) debit card transactions during the month and a minimum average balance of \$0.00 to earn rewards.
- Tier Three - Requires minimum qualifications (listed above), at least twenty (25) debit card transactions during the month and a minimum average balance of \$500.00 to earn rewards. Tier Three earns a higher amount of rewards per transaction.

OPPORTUNITY CHECKING

This account may be used as a starter checking or for members who have experienced financial difficulties in the past. It allows members a chance to build or rebuild their financial record. This account can be used to help individuals who previously may not have qualified for a Centra account. After six months of good account management, account may be automatically moved to a Cashback Checking account. To be eligible for an automatic conversion to Cashback Checking the account must have a minimum of one (1) monthly direct deposit, six (6) or less overdrafts, zero (0) return checks, and 36 or more non-ATM debit card transactions.

Rate Information:

No dividends are paid on this account.

Transaction limitations:

Maximum Reg CC holds will be considered for all non-cash deposits and we may not allow cash back or split deposits (deposits with cash back). This account has limitations on debit card use (refer to the Electronic Funds section for more details). This account does not qualify for Courtesy Pay or Mobile Deposit.

Minimum Balance Requirements:

No minimum balance requirements apply to this account.

Account Fees:

With Direct Deposit, the Opportunity Account has a low monthly fee of \$5.00 per month; \$8.00 per month without Direct Deposit. The fee will be charged the last day of the month to the Opportunity Checking Account.

REGULAR CHECKING

This account is designated for Special Titled Accounts such as Trusts, Estate, For the Benefit of, Guardianship, UTMA or IDA.

Rate Information:

No dividends are paid on this account.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

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

HIGH INTEREST CHECKING ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

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, and the ending date of such dividend period is 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.

Minimum balance requirements:

No minimum balance required to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance 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.

Account Fees - A monthly fee of \$5.00 will be charged on the last business day of the month if the account does not meet the minimum qualification requirements of monthly direct deposit and monthly eStatement.

HEALTH SAVINGS ACCOUNT (HSA) TIERED CHECKING

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

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, and the ending date of such dividend period is 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.

Minimum balance requirements:

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance 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.

Fees and charges:

An account closing fee of \$25.00 will be charged when you close this account.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Membership or Opportunity Savings account as a condition of admission to membership.

Transaction limitation - We reserve the right, at any time, to require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit. We may limit from all consumer savings accounts the number of electronic transfers to six per statement cycle as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

As a condition for membership you must complete payment of one share in your Membership or Opportunity Savings account. This membership share is not refundable on any account that is closed within the first 90 days of being opened.

Accounts are considered inactive if for one year no withdrawals or deposits on any accounts, other than credited dividends, have been made and we have received no communication from you about the accounts. See Fee Schedule for the Credit Union inactive account fee.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

MEMBERSHIP SAVINGS ACCOUNT / OPPORTUNITY SAVINGS ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____%, with an annual percentage yield of _____%.

MEMBER LOYALTY ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____%, with an annual percentage yield of _____%.

YOU CHOOSE SAVINGS ACCOUNT / CHRISTMAS CLUB ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____%, with an annual percentage yield of _____%.

INVESTORS MONEY MARKET SAVINGS ACCOUNT

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$500,000.00 or more, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$249,999.99, but less than \$500,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$99,999.99, but less than \$250,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 5 - As of the last dividend declaration date, if your daily balance was more than \$24,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 6 - As of the last dividend declaration date, if your daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 7 - As of the last dividend declaration date, if your daily balance was \$9,999.99 or less, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

HIGH INTEREST CHECKING ACCOUNT

Last declared dividend rate:

If you qualified for the higher dividend rate by meeting the minimum qualification requirements of monthly direct deposit and monthly eStatement:

Tier 1 - A dividend rate of _____% will be paid only on the portion of your daily balance that is greater than \$.01, but less than \$1,000.01. The annual percentage yield (APY) for this tier will be _____%.

Tier 2 - A dividend rate of _____% will be paid only on the portion of your daily balance that is greater than \$1,000.01, but less than \$5,000.00. The annual percentage yield (APY) for this tier will range from _____% to _____%, depending on the balance in the account.

Tier 3 - A dividend rate of _____% will be paid only on the portion of your daily balance that is greater than \$5,000.00. The annual percentage yield (APY) for this tier will range from _____% to _____%, depending on the balance in the account.

If you did not qualify for the higher dividend rate by meeting the minimum requirements of monthly direct deposit and monthly eStatement:

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____%.

HEALTH SAVINGS ACCOUNT (HSA) TIERED CHECKING

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$15,000.00 or more, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$4,999.99, but less than \$15,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$5,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$499.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.