

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates and terms applicable to your account at University of Kentucky Federal Credit Union are provided in 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	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	See Section 8 For Details
Prime Share	/	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100.00	Daily Balance	---
Vacation Club Savings	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	---
Christmas Club Savings	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer limitations apply.
Senior Savings	/	Monthly	Monthly	Monthly (calendar)	---	---	\$100.00	Daily Balance	---
High Yield Savings	\$0.00 to \$25,000.00 / \$25,000.01 to \$50,000.00 / \$50,000.01 to \$100,000.00 / \$100,000.01 to \$250,000.00 / \$250,000.01 or greater /	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	\$0.01	Daily Balance	Account limitations apply.
IRA Savings	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	---
Money Market	\$1,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	---
Simple Checking	---	---	---	---	---	---	---	---	---
Student Rewards (see section 2)	---	---	---	---	---	---	---	---	Account limitations apply.
Senior Freedom Checking	---	---	---	---	---	---	---	---	---
BlueVantage Checking (see section3)	/	Monthly	Monthly	Monthly (calendar)	---	---	\$1,500.00	Daily Balance	---

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 all earning accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. High Yield Savings and Money Market 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 High Yield Savings and Money Market 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. High Yield Savings accounts may be limited to one per primary member social security number.

2. STUDENT REWARDS ACCOUNT — Student Rewards Accounts are checking accounts only available to members 13 – 25 years of age, enrolled in school (primary or secondary education, verified at account opening). Student Rewards Accounts are eligible for 5% cash back on the sum of all PIN and signature-based debit card transactions. The cash back will be paid to your checking account by the fifth day of the following months statement cycle or the next business day. The cash back will be capped at \$10 per month per checking account for a maximum annual total of \$120. Cash back amounts paid to your account may be considered 1099-MISC income and may be reported to the IRS; please consult your tax professional. If your checking account has a negative balance on any day of the month, you will forfeit the cash back payment to your account for that calendar month. You are eligible for this cash back payment until your Student Rewards Account is converted to a Simple Checking account or the date of your 26th birthday.

3. BLUEVANTAGE CHECKING ACCOUNT — For BlueVantage Checking accounts, you are eligible for reimbursement up to \$10.00 per month in ATM Fees that are outside of the Credit Union's network and you are eligible to receive a discount on an UKFCU personal or auto loan.

4. CHECKING ACCOUNT CASH BACK REWARD — You may qualify for a checking account monthly cash back reward on signature-based debit card purchases if you meet the minimum qualifications during the monthly qualification cycle. To meet the minimum qualifications, you must make 11 signature-based debit card transactions that post and settle your account. The monthly qualifications cycle is defined as the first day of the calendar month through the last day of the calendar month. Debit Card transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification

cycle to qualify for the checking accounts cash back reward. PIN-based transactions, checks, and cash withdrawals do not count towards the minimum qualification requirement. If you meet the minimum qualification requirement, you will earn \$0.05 on each signature-based transaction during the month qualification cycle. If a signature-based transaction is returned in full within the monthly qualification cycle, you will not earn the cash back reward for that transaction. The cash back reward will be paid to your checking account on the last day of the calendar month. If you do not meet the minimum qualification requirement, you will not earn a cash back reward for that monthly qualification cycle. All checking accounts are eligible for this cash back reward, except for Student Reward Checking accounts.

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

6. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting of dividends and dividend period applicable to each account are set forth 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.

7. ACCRUAL OF DIVIDENDS — For Prime Share, Vacation Club Savings, Christmas Club Savings, Senior Savings, High Yield Savings, IRA Savings, Money Market, and BlueVantage Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

8. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Share 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 Prime Share, Senior Savings, High Yield Savings, Money Market, and BlueVantage Checking accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. 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.

9. ACCOUNT LIMITATIONS — For Christmas Club Savings accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. For Student Reward accounts, your checking account will automatically be converted to a Simple Checking account on your 26th birthday. Student Rewards accounts are not eligible for Courtesy Pay (Overdraft Protection). No Lending Services will be available on your Student Rewards account until you have reached the age of 18. High Yield Savings accounts may be limited to one per primary member social security number. For other accounts, no account limitations apply.

10. 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

11. 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

12. RATES - The rates provided in or with the Rate Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please contact the Credit Union.

Corporate Offices

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