

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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	
Basic Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Daily Balance	Account transfer and withdrawal limitations apply.
Basic Savings A Basic Savings B Basic Savings C	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Conduit IRA	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Roth Conduit IRA	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
KIDZ Savers	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Savers	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Santa Savers	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Max Money Market	\$25.00 to \$24,999.99 / \$2,500.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$2,500.00	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Basic Checking	—	—	—	—	\$25.00	\$500.00	—	—	—
Free Basic Checking	—	—	—	—	\$25.00	—	—	—	—
Freedom Checking	—	—	—	—	\$25.00	—	—	—	Account limitations apply.

Save Better	/ / Qualifications Met (See Section 2) / / Qualifications Not Met (See Section 2)	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	See Sections 2 and 7
Earn Better	/ / Qualifications Met (See Section 2) / / Qualifications Not Met (See Section 2)	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	See Sections 2 and 7
Spend Better	—	—	—	—	\$25.00	—	—	—	See Sections 2 and 7

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 Basic Savings, Basic Savings A, Basic Savings B, Basic Savings C, Traditional IRA, Conduit IRA, Roth IRA, Roth Conduit IRA, KIDZ Savers, Vacation Savers, Santa Savers, Max Money Market, Save Better, and Live Better accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. 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. Max Money Market, Save Better, and Live Better 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 Max 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. For Save Better and Earn Better accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. LIVE BETTER ACCOUNTS — For all Live Better Accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 debit card purchases that post and settle your account; 2) be enrolled in and receive eStatements; and 3) have at least 1 direct deposit or automatic deposit (ACH) post and settle to your account. The monthly qualification cycle is defined as the period beginning the first day of the current statement cycle to the last day of the current

statement cycle. Qualifying transactions must post and settle to the accounts during the monthly qualification cycle. Transactions may take one or more business days from the date the transaction was made to post and settle to the account. Transactions that have posted and settled after the last business day of the monthly qualification cycle will be credited to the following month. ATM-processed transactions and transfers between accounts do not count as qualifying transactions. As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher.

Save Better. The **Save Better** account is a tiered rate account and is available only to holders of a **Earn Better** or **Spend Better** accounts. If you meet the minimum qualification requirements for your **Earn Better** or **Spend Better** accounts during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$50,000 or less. You will also earn the second dividend rate and range of annual percentage yields listed for this account on balances over \$50,000. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the **Earn Better** or **Spend Better** account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your **Save Better** account. You are limited to one account per Social Security Number.

Earn Better. The **Earn Better** account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$20,000 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$20,000. In addition, we will refund up to \$25.00 in ATM fees assessed at domestic ATMs. If you have a **Save Better**

account, dividends earned on the **Earn Better** account and ATM fees refunded to you will automatically be transferred to your **Save Better** account; in that event, dividends will not compound in the **Earn Better** account. If you do not have a **Save Better** account, dividends earned and ATM fees reimbursed will remain in your **Earn Better** account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your **Earn Better** account and ATM fees will not be refunded to you. You are limited to one account per Social Security Number.

Spend Better. For **Spend Better** accounts, you will receive 3.00% cash back on up to \$9.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. In addition, we will refund up to \$25.00 (up to \$4.99 per single transaction) in ATM fees assessed at domestic ATMs. If you have a **Save Better** account, **Spend Better** rewards and ATM refunds will post directly to your **Save Better** account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. You are limited to one account per Social Security Number.

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 Basic Savings, Basic Savings A, Basic Savings B, Basic Savings C, Traditional IRA, Conduit IRA, Roth IRA, Roth Conduit IRA, KIDZ Savers, Vacation Savers, Santa Savers, Max Money Market, Save Better, and Live Better accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Vacation Savers and Santa Savers 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 Max Money Market and Basic Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Basic Savings, Basic Savings A, Basic Savings B, Basic Savings C, KIDZ Savers, Vacation Savers, Santa Savers, and Max Money Market 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 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 Basic Savings, Basic Savings A, Basic Savings B, Basic Savings C, Traditional IRA, Conduit IRA, Roth IRA, Roth Conduit IRA, KIDZ Savers, Max Money Market, and Save Better 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 Vacation Savers accounts, the entire balance will be transferred to another account of yours on or after April 1 and the account will remain open. If you do not make a deposit to your account by April 30th of the next club period, your account will be closed. However, any accrued dividends will be paid to you if you close your account within

seven (7) days of the date the account is opened. For Santa Savers accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you do not make a deposit to your account by October 31st of the next club period, your account will be closed. However, any accrued dividends will be paid to you if you close your account within seven (7) days of the date the account is opened. For Basic Savings accounts, you may make two (2) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Conduit IRA and Roth Conduit IRA accounts, no additional deposits are allowed. For Freedom Checking accounts, transactions will be limited to debit card or electronic payments, or in person withdrawals and deposits. Use of paper checks will not be permitted. Failure to comply with this account restriction will result in immediate closure of your account. For Max Money Market accounts, you will be charged a fee as disclosed in the Fee Schedule for each withdrawal from your account. For Basic Checking, Free Basic Checking, Live Better, and Spend Better 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$3.00

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.

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

Centric Checking Fees

Each Eligible Member is allowed one Centric Checking Account Free of a Monthly Service Fee

- Additional Centric Checking Acct(s). \$6.00/Month (if balance falls below \$500.00)

Centric Spend Better Checking

Qualifications:
 eStatement enrollment
 1 ACH credit (Direct Deposit)
 12 posted and settled debit card transactions

Centric Earn Better Checking

Qualifications:
 eStatement enrollment
 1 ACH credit (Direct Deposit)
 12 posted & settled debit card transactions

Max Money Account Fees

- Service.....\$ 8.00 / Month (if balance falls below \$2,500)
- Withdrawals (over two).....\$ 5.00 / Item

Account Fees

- Overdraft Transfer.....\$ 5.00 / Transfer
- Overdraft Fee.....\$ 28.00 / Item
- Returned Item Fee.....\$ 28.00 / Item
- Stop Payment (checks & ACH).....\$ 28.00 / Request
- Stop Payment (Bill Payer Item).....\$ 30.00 / Request
- Deposited Item Return\$ 5.00 / Item for Business/Retail Account
- Deposited Item Return\$ 28.00 / Item for Consumer
- Excessive Withdrawal Regular/ Special Shares.....\$ 5.00 / Item
- Withdrawal Fee Club Accounts\$ 15.00 / Early w/d
- Negative Balance Fee (2nd day & each subsequent day) \$ 5.00 / Day
- Account Research.....\$ 20.00 / Hour
- Account Reconciliation.....\$ 20.00 / Hour
- Statement Copy\$ 5.00 / Copy
 Additional - \$0.50 if mailed
- Wire Transfer (Domestic)\$ 8.00 / Incoming (Domestic)\$ 15.00 / Outgoing
- Wire Transfer (Foreign).....\$ 40.00 / Outgoing
- Inactive / Dormant Accounts
 Savings inactive for 1 year.....\$ 3.00 / Month (Total relationship of less than \$200, without an active loan and no activity within 1 Year)
- Account Activity Update\$ 3.00 / Printout
 Additional - \$0.50 if mailed
- Photo copies.....\$.25 / Page
- Account Closed within 90 days.....\$ 5.00

Other Service Fees

- Official Check\$ 5.00 / Check
- Money Order.....\$ 2.00 / Order
- Checks Made Payable to Others.....\$ 5.00 / Check
- Temporary Checks\$ 4.00 / Set of 4 (After initial set up)
- VISA Gift Card.....\$ 3.50 / Card
- VISA Reloadable Travel Card\$ 5.00 / Card
 For each Reload \$ 5.00 / Reload
- VISA CU Money Card.....\$ 5.00 / Card
- Draft Photocopies.....\$ 3.00 / Check (First ten (10) are free)
- Bill Payer Payment Photocopies.....\$15.00 / Item
- Fax Service.....\$ 3.00 / Fax
- Change of Ownership.....\$ 5.00 / Item
- Return Address\$ 5.00 / Month
- Check Cashing\$ 5.00 / Check (If non-member and non-SEG check issuer)
- P.O. Notification Update Address \$ 1.00
- Legal Process.....\$ 25.00 / Item
- Tax Levy\$ 25.00 / Assessment
- Centric Money Bag\$ 5.00 / Bag
- Loan Processing
 Unsecured & Share Loan.....\$ 35.00
 Secured Loan\$ 50.00

EFT Fees

- ATM Withdrawal/Transfer/Inquiry.. \$ 1.00 / Item at Non-Proprietary ATMs
- Replacement Card.....\$ 5.00 / Card
- Express Mail (FedEx) Cost incurred

Safe Deposit Box Fees

- Annual Rental Size 3x5\$ 20.00 / Year
- Annual Rental Size 5x5\$ 25.00 / Year
- Annual Rental Size 3x10.....\$ 30.00 / Year
- Annual Rental Size 5x10.....\$ 50.00 / Year
- Annual Rental Size 10x10.....\$ 80.00 / Year
- Change of Locks.....Cost incurred
- Drilling of Boxes.....Cost incurred

Complimentary Services

- Vehicle Pricing.....FREE
- Notary Service.....FREE (Optional – to fund scholarship).....\$ 5.00
- Audio ResponseFREE
- Online BankingFREE
- Mobile Banking.....FREE
- Medallion Stamp.....FREE
- Life Savings InsuranceFREE
- Bill Payer Payments/AccessFREE
- Initial Debit CardFREE
- Statements MailedFREE
 Electronic.....FREE

This is a list of Centric's current account and service fees. There may be other fees than those shown, and Centric may amend or change these fees at their discretion. If you have any questions or require current fee information on your accounts, please call the Centric.



P.O. Box 2456
 West Monroe, LA 71294

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 Audio Response (318) 410-9447

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www.mycentric.org

CENTER LOCATIONS

1091 Thomas Road
 West Monroe, LA 71292

2353 Arkansas Road
 West Monroe, LA 71291

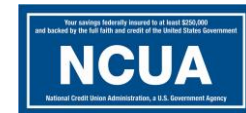
710 Hwy 165N
 Monroe, LA 71203

1100 Pecanland Road
 Monroe, LA 71203

1514 Eagle Drive
 Ruston, LA 71270

MORTGAGE CENTER LOCATION

3711 Cypress Street Suite 1
 West Monroe, LA 71291



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