

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	
Regular Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Kids	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Money Market	\$6,500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$6,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Choice Checking	—	—	—	—	—	—	—	—	—
Kasasa Cash Qualifications met (See Section 2)	\$0.00 to \$20,000.00 / \$20,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications not met (See Section 2)	/								
Kasasa Cash Back	—	—	—	—	—	—	—	—	—

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 Regular Savings, Kids, Christmas Club, Vacation Club, IRA Savings, and Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Kasasa Cash 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. Money Market and Kasasa Cash 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 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 Kasasa Cash accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. KASASA ACCOUNTS — For all Kasasa 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 10 debit card purchases that post and settle to your account; 2) have at least one (1) automatic payment (ACH) or direct deposit post and settle to your account; and 3) be enrolled in and receive electronic statements. The monthly qualification cycle is defined as the period beginning the last day of the prior calendar month and ending on the last day of the current calendar month.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply to balances \$20,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$20,000.01 or greater. Each dividend rate will apply only

to that portion of the account balance within each balance range. In addition, we will refund up to \$25.00 in ATM fees assessed at domestic ATMs we do not own or operate. An ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. If you do not meet all of the monthly qualification requirements, the third dividend rate and annual percentage yield listed for this account will apply and ATM fees will not be refunded to you.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 2.50% cash back on up to \$300.00 in debit card purchases that post and settle to your account, with a maximum reward of \$7.50, if you meet the minimum qualification requirements during the qualification cycle. In addition we will refund up to \$25.00 in ATM fees assessed at domestic ATMs we do not own or operate. An ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. If you do not meet all of the qualification requirements or if you close your account before the reward is credited to your account, you will not receive the reward.

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 Regular Savings, Kids, Christmas Club, Vacation Club, IRA Savings, Money Market, and Kasasa Cash accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club 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 any 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 Regular Savings and Money Market 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.

7. ACCOUNT LIMITATIONS — For Regular Savings and Money Market 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will be charged a fee as stated in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Kids and Christmas Club accounts, you may not make any preauthorized automatic or telephone transfers from your account at any time. For Vacation Club accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For IRA Savings accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Choice Checking, Kasasa Cash, and Kasasa Cash Back 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 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.

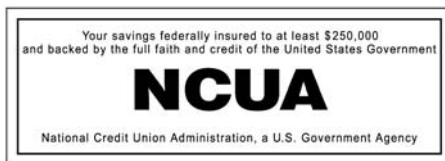
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

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 provided in or with the Rate 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.

31. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:

EFFECTIVE 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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate									
3 Month	/	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	/								
12 Month	/								
24 Month	/								
36 Month	/								
48 Month	/								
60 Month	/								
<input type="checkbox"/> FBFCU Super Saver Share Certificate									
18 Month	/	Fixed Rate	\$25.00	Daily	Monthly	Account's Term	Allowed - Limited to \$25.00 minimum per deposit	Allowed - See Transaction Limitations section	Automatic

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 accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 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.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to

your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Share Certificate accounts, the amount of the early withdrawal penalty is based on

the term of your account. The penalty schedule is as follows:

Terms of 1 year or less 90 days' dividends

Terms of longer than 1 year 180 days' dividends For FBFCU Super Saver Share Certificate accounts, the amount of early withdrawal penalty for your account is \$25.00 or 90 days' dividends, whichever is greater at the time of withdrawal..

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

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

