

WHITESVILLE COMMUNITY CREDIT UNION
TRUTH IN SAVINGS DISCLOSURE
FOR SHARE ACCOUNTS

As of _____, the Dividend Rate and Annual Percentage Yield (APY) for the following accounts were:

SHARE ACCOUNTS _____ **SAVINGS** _____ **XMAS CLUB**

Dividend Rate

Annual Percentage Yield

Dividends Compounded	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly
Minimum Opening Balance	\$5.00	\$5.00
Minimum Daily Balance Required to Earn Dividends	\$5.00	\$.01

RATE INFORMATION

The Dividend Rate and Annual Percentage Yield for each account is set forth above. Dividend Rate and APY for Shares and Christmas Club accounts, may change quarterly, as determined by the Board of Directors.

COMPOUNDING AND CREDITING

Dividends will be compounded and credited as set forth above. For Share and Christmas Club accounts, 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 these patterns of dates. The dividend declaration date follows the ending date of a dividend period, and for the examples above, the dividend declaration dates are April 1 for Share and Christmas Club accounts. If you close your account before dividends are credited, you will not receive accrued dividends.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open each account is set forth above.

BALANCE COMPUTING METHOD

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account for each day of the dividing period.

ACCURAL OF DIVIDENDS

Dividends begin to accrue on the business day you deposit to your account.

TRANSACTION LIMITATIONS

For Share accounts, during any month, you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfers or telephone order or instruction. No more than three (3) of the six (6) transfers may be made by check, draft, debit card, if applicable or similar order to a third party. You may make two (2) withdrawals per month from your Share Account without a fee. Any withdrawals over two (3) will result in an excessive withdrawal fee.

For Christmas Club accounts, you are limited to one (1) withdrawal in addition to the annual club withdrawal. Any additional withdrawals from your Christmas Club Account may cause your account to be closed.

NATURE OF DIVIDENDS

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

FEES AND CHARGES

- Refer to Fee Schedule
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PAR VALUE OF SHARES

The par value of shares in this Credit Union is \$5.00. The dividend period of the Credit Union for each account is identified in the compounding and crediting section of this disclosure.

ADDITIONAL TERMS AND CONDITIONS

A dormant account fee will be assessed quarterly to the Share Account of members over 18 years of age, when there is no activity, other than dividends, on any credit union account for a two (2) year period and an aggregate balance in all Credit Unions accounts of less than \$25.00.

Members accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

**WHITESVILLE COMMUNITY CREDIT UNION
PRIVACY POLICY**

FACTS

WHAT DOES WHITESVILLE COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Whitesville Credit Union's Privacy Policy.

At Whitesville Community Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Whitesville Community Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Whitesville Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WCCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (270) 233-4447, send us an email at wccu@WhitesvilleCommunityCU.com or write to us at: Whitesville Community Credit Union, PO Box 83, Whitesville, KY 42378.

What we do

How does Whitesville Community Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

How does Whitesville Community Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- apply for any credit union service
- you visit our website, provide us information on any online application or transaction, or information you send to us by email.
- use your credit or debit card or pay your bills
- make deposits to or withdrawals from your accounts

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a common corporate identity of Whitesville Community Credit Union.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Whitesville Community Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.*

Joint marketing

A formal agreement between Whitesville Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

- *Our joint marketing partners include financial service providers & insurance companies..*