

**ST LOUIS CARPENTERS'  
CREDIT UNION**

**TRUTH-IN-SAVINGS  
DISCLOSURE**

Effective Date

1401 Hampton Ave Room 152  
Saint Louis, MO 63139-3193

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure.

03/31/2008

Phone: (314) 647-6596

The Credit Union may offer other rates for these accounts from time to time.

Fax: (314) 647-0164

**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	
Savings Accounts	See Below #7	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	\$100.00	Average Daily Balance	Account Transfer limitations apply.
Escrow Accounts Christmas Club Accounts	.49%/.50%	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	—
IRA Share (Traditional and Roth) Accounts	2.38%/2.40%	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	\$100.00	Average Daily Balance	—
Personal Checking Accounts	/	—	—	—	\$50.00	—	—	—	—
Business Checking Accounts	.49%/.50%	Quarterly	Quarterly	Quarterly	\$50.00	—	\$5,000.00	Average Daily Balance	—

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## 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 Savings, Escrow and Christmas Club, IRA Share and Business Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union’s Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

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

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and 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.

**4. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Savings, IRA Share and Business Checking 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 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 on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** For Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Escrow and Christmas Club, IRA Share, Personal Checking and Business Checking accounts, no account limitations apply.

**7. Dividend Tiers and Rates:**

\$100 to \$1,999	.50% APY
\$2,000 to \$4,999	.65% APY
\$5,000 to \$9,999	.75% APY
\$10,000 and higher	.90% APY

**FEE SCHEDULE**

**Checking Account Fees**

- NSF Fee..... \$20.00/Item
- Returned Item Fee..... \$25.00/Item
- Stop Payment Fee..... \$15.00/Request
- Check Printing Fee..... Prices may vary depending upon style

**Other Service Fees**

- Wire Transfer (Outgoing) Fee... \$10.50/Transfer
- Foreign Wire Transfer..... \$25/Transfer
- Account Reconciliation..... \$15.00/Hour
- \$15.00 Minimum
- Account Research..... \$15.00/Hour

\$15.00 Minimum

- Statement Copy Fee..... \$1.00/Copy
- Account Activity Printout..... \$1.00/Printout
- Deposited Item Return Fee..... \$25.00/Item

EFT Fees

- ATM Withdrawals..... \$1.50/Transaction

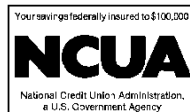
At ATMs not part of the CO-OP NETWORK.

- Card Replacement Fee..... \$5.00
- PIN Reissue Fee..... \$5.00
- ATM Overdraft Fee..... \$5.00

Share Value

- Par value of one share .....\$100.00
  
- Under par value fee .....\$5.00 per quarter

The rates and fees appearing in 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 and fee information on your accounts, please call the Credit Union.



Effective Date: 03/31/2008

**ST LOUIS  
CARPENTERS'  
CREDIT UNION**

1401 Hampton Ave Room  
152

Saint Louis, MO 63139-  
3193

Phone: (314) 647-6596

Fax: (314) 647-0164

Effective Date:

02/01/2008

Maturity Date:

**Truth-In-Savings Disclosure**

**CERTIFICATES OF DEPOSIT**

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure.

The Credit Union may offer other rates for these accounts from time to time.

<b>RATE SCHEDULE</b>										
	<b>Dividen d Rate (%)</b>	<b>Annual Percentag e Yield (APY) %</b>	<b>Term s</b>	<b>Minimu m Openin g Deposit</b>	<b>Dividends Compound ed</b>	<b>Dividen ds Credited</b>	<b>Dividen d Period</b>	<b>Addition al Deposit s</b>	<b>Withdrawa ls</b>	<b>Renewab le</b>
<b>Share Certificate Account</b>										
3 Mont h	1.99%	2.00%	Fixed	\$1,000. 00	Quarterly	Quarterly	Account 's Term	Allowed - No Limit	Allowed -  see Transaction Limitations section	Automatic
4 Mont h	1.99%	2.00%								
5 Mont h	1.99%	2.00%								
6 Mont h	2.13%	2.15%								
7 Mont h	2.13%	2.15%								
8 Mont h	2.13%	2.15%								
9 Mont h	2.23%	2.25%								
10 Mont h	2.23%	2.25%								
11 Mont h	2.23%	2.25%								
1 Year	2.38%	2.40%								
<b>IRA Certificate (Traditional and Roth) Accounts</b>										
1 Year	2.38%	2.40%	Fixed	\$1,000. 00	Quarterly	Quarterly	Account 's Term	Allowed - No Limit	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.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Average Daily Balance method, which calculates dividends 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 balance 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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

**6. Transaction Limitations.** For all accounts, 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.

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.

**Amount of Penalty.** For all accounts, the amount of early withdrawal penalty for your account is all accrued dividends not paid.

**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 dividend has already been paid, the penalty will be deducted from the principal.

**Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. 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.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.

## FEE SCHEDULE

### Share Value

- Par value of one share..... \$100.00

The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

