

Effective date: 9/1/2019

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your 2 Year or 3 Year Certificate Accounts at Alaska Air Group Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

Accounts	Annual Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn the Stated APY	Dividends Compounded/Credited	Dividend Period
2 year Share Certificate less than \$100,000	2.00%	2.00%	\$500.00	\$500.00	Annually	Annually
2 year Share Certificate \$100,000 & over	2.10%	2.10%	\$100,000	\$100,000	Annually	Annually
3 year Share Certificate less than \$100,000	2.20%	2.20%	\$500.00	\$500.00	Annually	Annually
3 year Share Certificate \$100,000 & over	2.30%	2.30%	\$100,000	\$100,000	Annually	Annually

TRUTH IN SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts above.

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. 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.** 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.** The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the balance in the account each day.
- 6. Account Limitations.** After your account is opened, you may not make additional deposits to a Share Certificate account. Any withdrawal from a Share Certificate account will be treated as a withdrawal of the entire balance. The share certificate will be closed and any remaining balance will be transferred to a Savings account and will earn the rate for that account.
- 7. Maturity.** Your Share Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
- 8. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Share Certificate account before the maturity date.
 - i. Amount of Penalty.** The penalty will equal 60 days' dividends on the entire balance, whether earned or not.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of dividends earned or to be earned on the account. If earned dividends are insufficient or have previously been with-drawn, the penalty will be deducted from the principal balance.

iii. 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: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

9. Renewal Policy. Share Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven calendar 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. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Account Fee Schedule

VISA Debit Pre Authorized Payment Cancellation/Stop Payment/Revocation	\$25.00
ACH NSF Paid Charge	\$25.00/item
ACH NSF Return Fee	\$25.00/presentment
ACH Stop Payments	\$25.00/each
Check NSF Paid Fees	\$25.00/item
Check NSF Return Fee	\$25.00/presentment
Photocopy of Check	5 free per month; add'l check - \$1.00/each
Stop Payment	\$25.00/each
Outgoing Wire Transfers	\$20.00
Incoming Wire Transfers	\$10.00
Outgoing International Wire Transfers	\$35.00
Incoming International Wire Transfers	\$10.00
Statement Copies	\$5.00/each
Credit Union Check Replacement	\$10.00/each
Legal Processing Fee	\$30.00
Dormant Account (after 12 months of inactivity)	\$10.00/quarterly
Return Statement Fee	\$10.00
3 rd Party Credit Union Check	\$1.00/each
Verification of Deposit	\$15.00
IRA Custodian Transfer Processing Fee	\$50.00/each
IRA Annual Maintenance Fee	\$15.00/each
Account Research	\$20 per hour/1 hour min.
Return Deposit Check Fee	\$15.00
Christmas Club Withdrawal/Transfer Fee (before Nov. 1 st)	\$5.00 per transfer/withdrawal
Regulation D Excess Transaction Fee	\$3.00 per excess transaction

