

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

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.

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	See Section 6
Share Savings Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$50.00	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club Accounts	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club Accounts	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
IRA Savings Accounts	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Money Market Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft Accounts	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Average Daily Balance	—

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 may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The IRA Savings accounts are tiered rate accounts. If your daily balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,500.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. 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. The Money Market

accounts are tiered rate accounts. If your average daily balance is from \$2,500.00 to \$4,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000.00 to \$99,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the sixth dividend rate and annual percentage yield listed for this account will apply. 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.

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 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.

4. 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Vacation Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Share Savings accounts, there is a minimum average daily balance required to avoid a

service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share Savings, Money Market, and Share Draft 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. 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.

6. ACCOUNT LIMITATIONS — For Share 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 paid to you by check on or after October 1st 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 forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Vacation Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after June 7 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 Vacation Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For IRA Savings and Share Draft accounts, no account limitations apply.

7. 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.

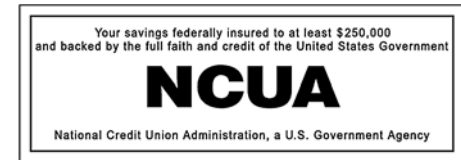
8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

FEE SCHEDULE

OTHER SERVICE FEES	
Account Activity Printout	\$5.00/Printout
Account Reconciliation	\$20.00/Hour \$20.00 Minimum Charge
Account Transfer	\$5.00/Day After three (3) free
Cashier's Check	\$5.00/Check
Deposited Item Return	\$12.00/Item
Money Order	\$1.00/Money Order
Statement Copy	\$5.00/Copy
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing/Domestic)	\$15.00/Transfer
Wire Transfer (Outgoing/International)	\$40.00/Transfer
VISA Gift Card	\$2.50/Card
Stop Payment	\$10.00/Item
NSF	\$25.00/Item
Courtesy Pay	\$25.00/Item
Copy of Check	\$5.00/Check
VISA Check Card	\$1.00/each additional (aggregated)/Month, after four (4) (PIN Based Only)
IRS Levy Processing	\$50.00
Early Membership Closure (within 90 days)	\$5.00
Undeliverable Statement	\$2.00
No Address change after 3 months	\$2.00
Inactive Account	\$2.00/Month ~ If no activity for 1 year and share balance less than \$50.00

SHARE DRAFT ACCOUNT FEES	
NSF	\$25.00/Item
Overdraft	\$25.00/Item
Overdraft Protection	\$5.00/Day Three (3) free
Returned Item	\$12.00/Item
Stop Payment	\$10.00 Request
EFT FEES	
ACH Overdraft	\$25.00
ATM Transaction	\$1.00/each additional (aggregated)/Month after four (4) (PIN Based Only)
Card Replacement	\$5.00
Debit Card Overdraft	\$25.00
SHARE VALUE	
Par Value of One Share	\$ 5.00
Number of Shares Required	10

The rates and fees appearing with 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.



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