

TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting -Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period -For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

Daily balance computation method -Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$1.00.

MONEY MARKET ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting -Dividends will be compounded every dividend period. Dividends will be credited to your account every dividend period.

Dividend period -For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Daily balance computation method -Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The minimum check withdrawal we allow from the account is \$250.00 per check. During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Fees and charges:

A per check fee of \$10.00 will be charged for each transaction cleared in excess of three during a month.

HOLIDAY CLUB ACCOUNT or VACATION CLUB ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Compounding and crediting -Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period -For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Daily balance computation method -Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

This account will be paid out after a consecutive 52 week period by transferring the club account balance to a regular share account.

COMMON FEATURES

Bylaw requirements: If the balance in your Share Savings account falls below \$1.00, you may be terminated from membership.

Transaction limitation -We reserve the right to at any time to require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends -Dividends are paid from current income and available earnings as permitted by federal regulation.

National Credit Union Share Insurance Fund- The National Credit Union Share Insurance Fund federally insures member accounts in the credit union. A private insurance company insures each eligible savings account up to an additional \$250,000.

Dormant account fee: A single-service account that has had no monetary transactions for the previous 12-month period may be assessed a dormant account fee. See our separate fee schedule for detailed information. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means. Please refer to our separate fee schedule for information about charges.

ATLANTIC FEDERAL CREDIT UNION
37 MARKET STREET
KENILWORTH, NEW JERSEY 07033 www.atfedcu.com

NCUA

National Credit Union Administration, a U.S. Government Agency



Your savings federally insured to at least \$250,000

and backed by the full faith and credit of the United States Government