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**PRESQUE ISLE**  
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 University of Maine at  
 Presque Isle  
 Presque Isle, ME 04769  
 (207) 768-9624

**LOAN OPERATIONS**  
 23 Spring St., Suite A  
 Scarborough, ME 04074  
 (207)553-1930

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

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

- RATE INFORMATION.** The Dividend Rate and the Annual Percentage Yield on your accounts as of the last Dividend Declaration date are set forth on the dividend schedule. 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 a 365-day period or the term of a Certificate account unless an account is designated as "Fixed" above. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the UCU's Board of Directors. The Annual Percentage Yield for a Certificate account is based upon an assumption that dividends will remain in the account until maturity and that a withdrawal will reduce earnings.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.
- COMPOUNDING AND CREDITING.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
- ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on all deposits (cash or checks) on the business day you make the deposit to your account. Except for Certificate, Super Share and Money Market accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
- BALANCE INFORMATION.** The minimum balance required to open each account and/or obtain the disclosed Annual Percentage Yield is set forth above. Dividends and minimum balances are calculated by the Average Daily Balance method which adds the full amount of the principal in the account each day of the period, then divides that figure by the number of days in that period, and applies a periodic rate to the result.
- ACCOUNT LIMITATIONS.** IRA Certificate accounts cannot be pledged for a loan.
- CERTIFICATE MATURITY.** Your account will mature within the term set forth above or on the maturity date set forth on your Certificate or Maturity Notice. UCU will give the owner(s) at least 30 days' notice prior to maturity.

### EARLY WITHDRAWAL PENALTY.

We may impose a substantial penalty if you withdraw any of the principal before the maturity date or the renewal date, if this is a renewable Certificate account.

### AMOUNT OF PENALTY.

The penalty is forfeiture of one half the term of the certificate. It applies whether or not the dividends have been earned.

### HOW THE PENALTY WORKS.

The penalty is calculated as a forfeiture of part of the dividends that have been or would have been 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 dividends have already been paid, the penalty will be deducted from the principal.

### 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.

### RENEWAL POLICY.

Your account is an automatically renewable account if indicated above.

### NONTRANSFERABLE/NONNEGOTIABLE.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure an obligation of any owner, except obligations with UCU. The Dividend Rate and Annual Percentage Yield on our Savings Certificate or IRA Certificate accounts are the rate and yield that were offered within the most recent seven calendar days and are accurate as of the date indicated above. Please call 800-696-8628 to obtain current information. The rates and yields appearing on the dividend schedule are accurate and effective for accounts as of the date indicated. If you have any questions or require current rate information on your account, please call UCU.

ACCOUNT TERMS									
	Prime Share/Achievement/Monty Moose	Kasasa® Cash	Kasasa® Saver	Premier Checking	Super Share	Money Market	Preferred Money Market (PMM) / Individual Retirement Account (IRA) / Coverdell ESA	Holiday/ All Purpose Club	Emergency Savings Account (ESA) / Health Savings Account (HSA)
DIVIDENDS Balance Range	-	-	-	-	-	-	Tiered accounts	-	Tiered Accounts
Dividends Compounded	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Balance requirements <sup>5</sup> Minimum Opening Deposit	\$5.00	N/A	N/A	N/A	\$2,000.00	\$5,000.00	None	None	None
Minimum Required Balance for APY <sup>5</sup>	\$5.00	N/A	N/A	\$10,000.00	\$2,000.00	\$5,000.00	None	None	None
Balance Method	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance
ACCOUNT LIMITATIONS	-	See Kasasa Cash & Kasasa Saver Truth in Savings Disclosure	See Kasasa Cash & Kasasa Saver Truth in Savings Disclosure	-	Maximum of three withdrawals per month	Maximum of three withdrawals per month	PMM - Maximum of 3 withdrawals per month. Rate will be paid on the entire balance. IRA – Dividend withdrawal not allowed until 59 ½	Balance in Holiday Club will be transferred to savings in October unless otherwise specified.	ESA - Funding only allowed through automatic transfers from direct deposits. HSA - You must have a high deductible health plan (HDHP) to qualify. For 2016 the contribution is the lesser amount of the HDHP's deductible and \$3,350 for individuals or \$6,750 for families with a \$1,000 catch up option.

**CERTIFICATE TERMS**

	Minimum Opening	Dividends Compounded	Dividends Credited	Dividend Period	Transaction Limitations	Additional Deposit	Dividend Withdrawal	Renewable	Grace Period
Certificates 6, 12, 18, 24, 36, 48, 60	\$500.00	Daily	Monthly	Monthly		Not Allowed	Monthly	Automatic	No
IRA Certificates 6, 12, 18, 24, 36, 48, 60	\$500.00	Daily	Monthly	Monthly	See section 6 above.	Not Allowed	Not allowed until age 59 ½	Automatic	No
Monty Moose Certificates 6, 12, 18, 24, 36, 48, 60	\$250.00	Daiily	Monthly	Monthly		Not Allowed		Automatic	No