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To the member:

In this disclosure, any reference to “dividends” is interchangeable with “interest”.

## CONSUMER TRUTH-IN-SAVINGS DISCLOSURE MEMBERSHIP ACCOUNT

### **Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will not be compounded. Dividends will be credited to your account annually.

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

If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

The minimum balance required to open this account is \$5.00.

**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 maximum number of shares you can own in this account is one.

All withdrawal transactions are limited when account is closed. No deposits are allowed.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party.

### **Par value of a share:**

The par value of a share in this account is \$5.00.

## STATEMENT SAVINGS ACCOUNT AND SENIOR STATEMENT SAVINGS ACCOUNT

### **Rate Information:**

The dividend rate and annual percentage yield may change at any time, 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

The minimum balance required to open this account is \$5.00.

**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 calendar 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, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party. Accounts that receive a combined checking and savings statement may not make more than six withdrawals or transfers of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party during any monthly statement cycle (of at least four weeks).

If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

## WINSTRONG SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

**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:

- See WinStrong Participation Agreement for account specific details and account restrictions.
- There is no ATM or Debit Card access to this account.
- Online and mobile banking deposits are allowed, online withdrawal and debit transfers are not allowed.
- Account withdrawals or transfers are only allowed by telephone phone or in person at a banking branch location.
- You may not make any withdrawals or transfers to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party.
- The maximum number of accounts you can own of this account is one.

### Fees and charges:

- See Consumer Fee and Service Charge Schedule.

## M3 MONEY CLUB SAVINGS ACCOUNT (For Newborns To 12 Years Old)

### Rate Information:

The dividend rate and annual percentage yield may change at any time, 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

**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 calendar 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, automatic, or computer transfer, mobile device, telephonic order or instruction, 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.

There is no ATM or Debit Card access to this account.

## RETIREMENT SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

**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 calendar 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 and by telephone 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:

See Consumer Fee and Service Charge Schedule.

## MONEY MARKET SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**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 calendar 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, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party. Accounts that receive a combined checking and savings statement may not make more than six withdrawals or transfers of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party during any monthly statement cycle (of at least four weeks).

If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

## MONEY MARKET IRA ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**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 calendar 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 and by telephone 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:

See Consumer Fee and Service Charge Schedule.

## FEE FREE CHECKING ACCOUNT AND SENIOR FEE FREE CHECKING ACCOUNT

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### Fees and charges:

See Consumer Fee and Service Charge Schedule.

## MONEYSTRONG CHECKING ACCOUNT

### Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

### Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### Fees and charges:

The account is subject to a monthly service charge. See Consumer Fee and Service Charge Schedule.

## PREMIER CHECKING ACCOUNT

### **Rate Information:**

The dividend rate and annual percentage yield may change at any time, 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 9, and the ending date of such dividend period is February 8. 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 February 8.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a monthly service charge fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge fee for that monthly statement cycle.

**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:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### **Fees and charges:**

The account is subject to a monthly service charge. See Consumer Fee and Service Charge Schedule.

## SENIOR PREMIER CHECKING ACCOUNT

### **Rate Information:**

The dividend rate and annual percentage yield may change at any time, 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 9, and the ending date of such dividend period is February 8. 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 February 8.

If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

The minimum balance required to open this account is \$25.00.

**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:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### **Fees and charges:**

See Consumer Fee and Service Charge Schedule.

## CERTIFICATES

- Rate Information (fixed rate account)** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.
- Bump-up Option Plan and Rate Information (variable rate account)** - The interest rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. The interest rate and annual percentage yield may change after the account is open. We will not change the rate on your account during the term of the account.

However, you have the option during each term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering for the same type and term certificate(s). This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during each term (the original term and each renewal term).

You may exercise this option for 24 and 42 months certificates.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date.

**Minimum balance requirements:**

The minimum balance required to open this account is \$250.00.

**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:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has a term of one year or less:  
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has a term of more than one year:  
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

- Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.
- Variable Rate** - Each renewal term will be for \_\_\_\_\_ months, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.
- Fixed Rate** - Each renewal term will be for \_\_\_\_\_ months, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

- Non-automatically renewable account** - This account will not automatically renew at maturity. If you do not renew the account, dividends will not accrue after maturity.

## COMMON FEATURES

### Bylaw requirements:

You must complete payment of one share in your Membership account as a condition of admission to membership.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. Shares and deposits in excess of NCUA limits are fully insured by the Massachusetts Share Insurance Corporation (MSIC). Both organizations are backed by the full faith and credit of the U.S. Government.

Please refer to our separate rate sheet for current dividend rate and annual percentage yield information and to our separate Consumer Fee and Service Charge Schedule for additional information about charges.

**Transaction limitation** - For large cash withdrawals (\$5,000 or more), members may be required to provide the Credit Union with up to seven (7) business days notice prior to withdrawal. Notice can be provided in person, at any branch location or by mail. The Credit Union may refuse an order to withdraw funds in cash or to cash an item if it believes that the request is a security risk, or may cause the Credit Union an undue hardship. The Credit Union may require the member to accept a check or electronic funds transfer to receive the funds, may require the member to engage an armored courier at the member's sole risk or expense. The Credit Union is not responsible for the member's safety or security in such transactions.

**Overdraft Fee Transaction Categories** - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft or other electronic means, such as debit card point of sale and ACH transactions.

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## YOUR ACCOUNT

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

**MEMBERSHIP ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**STATEMENT SAVINGS ACCOUNT**

**SENIOR STATEMENT SAVINGS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**M3 MONEY CLUB SAVINGS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**WINSTRONG SAVINGS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**PRIMARY SAVINGS ACCOUNT**

**STATEMENT SAVINGS ACCOUNT**

**SENIOR STATEMENT SAVINGS ACCOUNT**

**M3 MONEY CLUB SAVINGS ACCOUNT**

**Prospective dividend rate on Primary Savings account:**

**Primary savings account checked above:**

**Tier 1** - If your daily balance is \$.01 - \$500.00, a prospective dividend rate of \_\_\_\_\_% will be paid on the balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

**Tier 2** - If your daily balance exceeds \$500.00, a prospective dividend rate of \_\_\_\_\_% will be paid on the remaining balance in your account that exceeds \$500.00, with a \$500.01 balance earning a prospective annual percentage yield of \_\_\_\_\_% and a \$1,000.00 balance earning a prospective annual percentage yield of \_\_\_\_\_%, as examples, for the current dividend period.

**RETIREMENT SAVINGS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**MONEY MARKET SAVINGS ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$24,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 5** - As of the last dividend declaration date, if your daily balance was \$100,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**MONEY MARKET IRA ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$24,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 5** - As of the last dividend declaration date, if your daily balance was \$100,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**FEE FREE CHECKING ACCOUNT**

**SENIOR FEE FREE CHECKING ACCOUNT**

**MONEYSTRONG CHECKING ACCOUNT**

**PREMIER CHECKING ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**SENIOR PREMIER CHECKING ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**CERTIFICATES**

Your \_\_\_\_\_ account will mature on \_\_\_\_\_, and it will automatically renew unless you prevent it. Each renewal will be for \_\_\_\_\_ months beginning on the maturity date. The interest rate and annual percentage yield have not yet been determined. They will be available on \_\_\_\_\_. Please call 978-452-5001 to learn the interest rate and annual percentage yield for your new account.



**JEANNE D'ARC**  
CREDIT UNION

*we share a common thread*

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

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

MEMBER  
MASSACHUSETTS CREDIT UNION

**MSIC** INSURED SAVINGS

SHARE INSURANCE CORPORATION

Shares and Deposits in excess of NCUA limits are fully insured by MSIC.



**EQUAL HOUSING  
OPPORTUNITY**