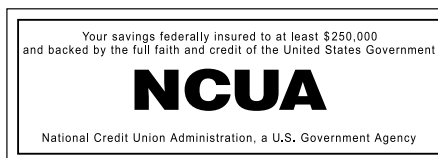


12. SAVE TO WIN CERTIFICATE BONUS — For every \$25.00 increase in your month over month balance, certificate owners will earn one entry into the savings raffle. Official Rules can be found at www.savetowin.org or provided upon request. Each primary member is limited to one Save To Win certificate. All participants must be at least of sufficient age to be the primary owner.

13. COLLATERAL PLEDGE — Funds in a certificate may be pledged as collateral for a Liberty Federal Credit Union loan. This does not apply to 1-Year Save To Win, IRA, CESA, or HSA Certificates.

Truth-in-Savings Disclosure

Certificate Accounts



TRUTH-IN-SAVINGS DISCLOSURE

The fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure.

RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Renewable Certificate	SEE SEPARATE RATE SHEET	Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
Save to Win Certificate		Fixed Rate	\$50.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
Coverdell Education Savings Account (CESA) Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
Health Savings Account (HSA) Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
Individual Retirement Account (IRA) Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic

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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For Renewable Certificate, Save to Win Certificate, and IRA Certificate accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share 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. The minimum balances to earn the rates included in the separate Rate Schedule are the same as the minimum opening deposit amounts set forth in the Rate Schedule above.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For Renewable Certificate, CESA Certificate, HSA Certificate, and IRA Certificate accounts, after your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty. For Save to Win Certificate accounts, after your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Renewable Certificate, CESA Certificate, HSA Certificate, and IRA Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

- Terms of less than 2 years — The greatest of 7 days' dividends, dividends that have been earned since the date of issuance or renewal (not to exceed 91 days' dividends), or \$50.00.
- Terms of 2 years or greater — The greatest of 7 days' dividends, dividends that have been earned since the date of issuance or renewal (not to exceed 180 days' dividends), or \$100.00.

For Save to Win Certificate accounts, the amount of early withdrawal penalty for your account is \$50.00.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be 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.

c. 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:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account or make a change to the account without being charged an early withdrawal penalty. At renewal the dividend rate and annual percentage yield will be the that of the particular term at the time. You may prevent renewal, if you contact us prior to maturity or within the grace period. You are allowed only one change at maturity or within the grace period.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

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

Par Value of One Share	\$5.00
Number of Shares Required	1