

	Share Accounts	Money Market Accounts	Term Share Certificates
Dividends			
Dividends Compounded	Monthly	Monthly	Quarterly
Dividends Credited	Monthly	Monthly	Quarterly
Dividend Type	Variable	Variable	Fixed Until Maturity
Balance Requirements			
Minimum Opening Deposit	\$5.00	\$0.00	\$500.00
Minimum Balance to Earn Div.	\$5.00	\$0.00	\$500.00
Balance Method	Daily Balance	Daily Balance	Daily Balance

Truth in Savings Account Disclosure

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

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are accurate as of the effective date and may change monthly as determined by the Board of Directors.
- 2. Nature and Accrual of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Dividends will begin to accrue on non-cash and cash deposits the business day the item is placed into your account.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month. The computation will be based on 365 days per year. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance each day. If you close your account before dividends are paid you will be paid the accrued dividends for the period.
- 4. Balance Information.** The minimum balance required to open each account is set forth above. *The par value of a regular share in this Credit Union is \$5.00. The \$5.00 share must be purchased and maintained to meet membership requirements.
- 5. Insured Funds.** Member accounts in the Credit Union are federally insured by the National Credit Union Share Insurance Fund up to at least \$250,000.00.
- 6. Automatically Renewable Term Share Certificate Account.** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. The account will renew for the current rate at the time of renewal. You will have a grace period of 10 business days after the maturity date to withdraw funds without being charged an early withdrawal penalty. You will be notified prior to the maturity date of your certificate. The early withdrawal penalty is 90 days dividends for terms equal to one year or less. The early withdrawal penalty is 180 days for terms greater than one year. The penalty may be paid from dividends earned and principal. Penalty may be waived in cases of death or permanent disability or at Credit Union discretion. No additional deposits can be made on

certificates. You may obtain current rates by calling us at 720-493-1270, or by visiting our web site at www.star-techfcu.com.

7. 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 preauthorized, automatic or Internet transfer, by telephone or instruction, or by check, draft, debit card or similar order. Maximum number of Money Market Account withdrawals is 3 per month.

9. Dormant (Inactive) Account. If there has been no activity in any of your accounts for two years, your account may be considered inactive and subject to the Inactive Account fee and/or closed. Dormant Account fees are charged annually until there is activity to bring the account back to active status or the account has a zero balance due to fees then it will be closed.

The rates appearing in this Disclosure and Fee Schedule are accurate and effective for accounts as of the effective date. If you have any question or require current rate information on accounts, please call the Credit Union.