

Service Fees and Charges

We will provide you with a separate schedule setting forth the fees and charges that may be imposed upon your account(s).

INSURED DEPOSITS

National Credit Union Share Insurance Fund

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Massachusetts Credit Union Share Insurance Corporation

The portion of members accounts in excess of those sums which are insured by the National Credit Union Share Insurance Fund are insured by the Massachusetts Credit Union Share Insurance Corporation.

PREMIER CHECKING ACCOUNT

Minimum Deposit to Open Account \$500.00

Minimum Daily Balance Required To Earn Disclosed APY	Dividend Rate	Annual Percentage Yield
\$5.00 to \$1,000.00	%	%
\$1,000.01 or more	%	%

PREMIER MONEY MARKET ACCOUNT

Minimum Deposit to Open Account \$2,500.00

Minimum Daily Balance Required To Earn Disclosed APY	Dividend Rate	Annual Percentage Yield
\$5.00 to \$2,500.00	%	%
\$2,500.01 to \$25,000.00	%	%
\$25,000.01 to \$100,000.00	%	%
\$100,000.01 or more	%	%

These dividend rates are payable on your entire balance.

Information Provided upon Request

If checked, we are providing this information to you at your request. The dividend rate and annual percentage yield shown herein are accurate as of _____.

You may call our telephone number as shown on the front cover to obtain current rate information.

Premier Relationship Accounts

Premier Checking Account

Premier Money Market Account

Headquarters

300 Granite Street
Braintree, MA 02184

617-439-6500
lbcu.org



LIBERTY BAY
CREDIT UNION

The Premier Relationship Accounts bundle is designed to help you make the most of your deposits with Liberty Bay. Use your Premier Checking Account for everyday purchases, and save for special purchases with the Premier Money Market Account!

PREMIER CHECKING ACCOUNT

Features:

- NO minimum balance, NO monthly maintenance fees, and NO transaction limits
- Simply maintain a minimum daily balance of \$500.00 to earn up to \$15.00 in ATM Fee Reimbursements each month
- The first \$1,000 of your balance receives an exceptional interest rate
- Minimum deposit to open: \$500.00
- Only one Premier Checking Account allowed per member.

Must maintain minimum daily balance of \$500.00 for the entire statement period to be reimbursed up to \$15.00 for Foreign ATM Fees accrued in that same statement period. Reimbursement up to \$15.00 will be applied during the following statement period. If minimum daily balance of \$500 per statement period is not met, member will not be eligible for a reimbursement of foreign ATM fees accrued during that statement period. No account maintenance fees will be charged by Liberty Bay Credit Union, and no minimum balance is required. Other fees may apply.

PREMIER MONEY MARKET ACCOUNT

Features:

- Enjoy the convenience of check writing privileges from your money market account
- NO minimum balance and NO monthly maintenance fees
- In order to be eligible for the Premier Money Market you must have a Premier Checking Account, which is enrolled in e-statements, receives one monthly direct deposit of payroll, pension or other government income and from which a minimum of five debit card transactions are withdrawn each month.*
- Minimum deposit to open: \$2,500.00

*Liberty Bay reserves the right to convert your Premier Money Market Account to a Money Market Account in the event that the Premier Checking Account is not enrolled in the listed services.

TRUTH IN SAVINGS DISCLOSURE

This Disclosure Statement sets forth certain terms relating to your Accounts with us. These terms are part of your contract with us and are binding upon both of us.

Premier Checking & Premier Money Market Accounts

Rate Information

Your dividend rate and annual percentage yield may change. At our discretion we may change the dividend rate on your account at any time.

The dividend rate and Annual Percentage Yield set forth on the back of this disclosure are as of the last dividend declaration date.

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

Accrual of Dividends on Non-cash Items

Accrual of dividends on non-cash items (for example, checks) you

deposit will begin on the day you deposit such non-cash items.

Dividend Compounding and Crediting

Dividends are compounded daily and credited monthly (Club Accounts earn simple interest which is credited at maturity). The dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates.

The dividend declaration date follows the ending date of a dividend period, and for the example set forth herein is the second Tuesday in February.

Calculation Method

We use the daily-balance method to calculate dividends on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements and Transaction Limitations

The minimum balance requirements for your accounts can be found in the minimum balance requirement and account rate information section on the back page of this disclosure. The par value of a share in this credit union is \$5.00.

We may require you to give written notice of an intended withdrawal not less than 7 days before the withdrawal is to be made. Under applicable law, we may extend the notice period for up to 90 days.

If your account is a Savings Account, or Money Market Account, during each monthly statement period, you are limited to making no more than 6 transfers to another account with us or to a third party by means of preauthorized or automatic transfer, or telephonic agreement, order or instruction. or by check, draft, debit card (ATM withdrawals do not count) or similar order made by you and payable to third parties. For purposes of this limitation, (if applicable) transfers made by using Online Banking Services are counted against the permissible number of transfers.

Additional Transaction Limitations

Covering All Accounts

As a member of our credit union, you are subject to the following rules that are contained in our governing documents:

In order to maintain an account with us, you must maintain a savings account which meets the par value requirements set forth herein. For this credit union, you must hold one share with the herein-noted par value in order to maintain accounts with us.

Shares may be transferred only from one member to another, by written instrument in such form as we may prescribe.

You may not withdraw shareholdings that are pledged as required as security for loans without our written approval, except to the extent that your shares exceed your total primary and contingent liability to us. Further, you may not withdraw any shareholdings below the amount of your primary or contingent liability to us if you are delinquent as a borrower, or if borrowers for whom you act as co-maker, endorser, or guarantor are delinquent, without our prior written approval.

Shares paid in under an accumulated payroll deduction plan may not be withdrawn until credited to your account.