

TRUTH-IN-SAVINGS DISCLOSURE (TIS)

with Schedule of Rates, Products & Service Pricing

The following deposit and product information is applicable to your consumer accounts at Pioneer WV Federal Credit Union as of the effective date shown below. PWVFCU may add to or change the rates and service prices contained in the schedule on a daily basis. Each account-holder agrees to the terms on this Truth-in-Savings Disclosure and acknowledges that this is a part of the Account Agreement.

Share Rates Effective: December 10, 2018

Rates are subject to change.

SHARE ACCOUNTS	Minimum Deposit Required to Open	APY (Annual Percentage Yield)	Dividend Rate
Shares - Tiered Rates Based on Account Balance			
\$0.00 - \$24,999.99	\$5.00	0.02%	0.020%
\$25,000.00 - \$49,999.99	\$5.00	0.04%	0.040%
\$50,000.00 - \$74,999.99	\$5.00	0.06%	0.060%
\$75,000.00 - \$99,999.99	\$5.00	0.08%	0.080%
\$100,000.00 - \$149,999.99	\$5.00	0.15%	0.150%
\$150,000.00 - \$249,999.99	\$5.00	0.25%	0.250%
\$250,000.00 & above	\$5.00	0.35%	0.349%
Share Draft/Checking *	\$0.00	0.05%	0.050%
2 nd Chance Share Draft/Checking*	\$0.00	0.05%	0.050%
Christmas Club	\$0.00	0.10%	0.100%
Vacation Share	\$0.00	0.10%	0.100%
{Insert Name Here} Account	\$0.00	0.10%	0.100%
Money Market – Tiered Rates Based on Account Balance			
\$0.00 - \$24,999.99	\$500.00	0.15%	0.150%
\$25,000.00 - \$49,999.99	\$500.00	0.20%	0.200%
\$50,000.00 - \$74,999.99	\$500.00	0.25%	0.250%
\$75,000.00 - \$99,999.99	\$500.00	0.30%	0.300%
\$100,000.00 - \$149,999.99	\$500.00	0.35%	0.349%
\$150,000.00 - \$249,999.99	\$500.00	0.40%	0.399%
\$250,000.00 & above	\$500.00	0.45%	0.449%
Traditional IRA Account	\$100.00	0.45%	0.449%
Roth IRA Account	\$100.00	0.45%	0.449%

*Share Draft and 2nd Chance Share Draft/Checking require a minimum of a \$500.00 balance in order to earn stated dividend rate.

Share Account Disclosure:

1. Dividend 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 Primary Share/Savings, Share Draft/Checking, Second Chance Share Draft/Checking, Money Market, Christmas Club, Vacation Club, {Insert Name Here} Account and IRA Share accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the credit union and its Board of Directors. A withdrawal of dividends will reduce earnings. The Money Market is a variable rate account, the rate may change as directed by the credit union and its Board of Directors.

Share Account Disclosure, cont...:

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

3. Dividend Compounding and Crediting: The dividends are compounded monthly and credited monthly for all shares. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

4. Accrual of Dividends: For all accounts, dividends will begin to accrue on the business day you deposit the cash and/or non-cash items (e.g. checks) to your account. For all accounts, if you close your account before accrued dividends are credited; accrued dividends will not be paid.

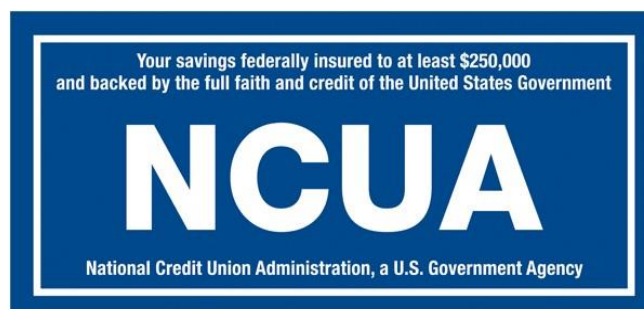
5. Balance Information: To open any account, you must deposit or already have on deposit at least the par value (\$5.00) in your Primary Share/Savings account. The minimum balance requirements applicable to each account are set forth in the schedule of product and service pricing. For all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account each day of the period and dividing that figure by the number of days in the period. To earn a dividend on a Share Draft/Checking account the average daily balance must exceed \$500.00 for the dividend period.

6. Account and Transaction Limitations: For a Christmas Club account, the entire balance will be transferred to your Share/Savings account (unless another share account is specified at share opening) on or after January 1st, and the account will remain open. You may be charged a withdrawal price of \$25.00 for each withdrawal from a Christmas Club account before maturity on January 1st. For a Vacation Club account, the entire balance will be transferred to your Share/Savings account (unless another share account is specified at share opening) on or after June 1st, and the account will remain open. You may be charged a withdrawal price of \$25.00 for each withdrawal from a Vacation Club account before maturity on June 1st. You may be charged an early withdrawal price of \$5.00 from your Money Market account

6a. Regulation D: During any statement period, you may not make more than six (6) of the following transactions from your share/savings deposit account: a third-party payment made by check, draft, debit card, or similar method; any type of telephone order or instruction to pay a third party; written or verbal instructions to pay a third party from your share/savings account at a certain time or according to a certain schedule; any type of telephone, verbal, or written transfer order or instruction to transfer money from your share/savings deposit account to another account within the credit union; automated clearing house (ACH) payments or debits from your share/savings deposit account. We may refuse or reverse a transfer that exceeds these limitations and may assess prices against, suspend or close your account.

7. Second Chance Share Draft/Checking: The purpose of this account is to offer those members who do not qualify for a non-price checking account the ability to have the service. The product will be offered to our members who currently have a beacon score of less than 550 and did not get approved through Checksystems. Second Chance Share Draft/Checking comes with a \$12.00 monthly service price. Direct deposit is required. There will not be a price the month the account is opened to allow the member time to set up the direct deposit.

8. Check Cashing Price: 3% of the transaction with a \$3.00 minimum & no cap. This price is waived for all loyalty accounts, members with direct deposit and/or at least a \$3,000.00 relationship with Pioneer WV Federal Credit Union for deposit and/or loan products.



Fixed Share Certificate & IRA Certificate Rates

Effective: December 10, 2018

Rates are Subject to Change.

STANDARD FIXED SHARE CERTIFICATE	Opening Minimum Deposit/ Balance Requirement	Opening Maximum Deposit/Balance Requirement	APY (Annual Percentage Yield)	Dividend Rate
3 Months	\$500.00	\$99,999.99	0.15%	0.150%
6 Months	\$500.00	\$99,999.99	0.20%	0.200%
12 Months	\$500.00	\$99,999.99	0.35%	0.349%
18 Months	\$500.00	\$99,999.99	0.40%	0.399%
24 Months	\$500.00	\$99,999.99	0.55%	0.548%
30 Months	\$500.00	\$99,999.99	0.60%	0.598%
36 Months	\$500.00	\$99,999.99	0.75%	0.747%
48 Months	\$500.00	\$99,999.99	0.90%	0.896%
60 Months	\$500.00	\$99,999.99	1.10%	1.094%
36 Months Traditional IRA Certificate	\$500.00	No Maximum	0.70%	0.698%
48 Months Traditional IRA Certificate	\$500.00	No Maximum	0.90%	0.896%
60 Months Traditional IRA Certificate	\$500.00	No Maximum	1.10%	1.094%
36 Months Roth IRA Certificate	\$500.00	No Maximum	0.70%	0.698%
48 Months Roth IRA Certificate	\$500.00	No Maximum	0.90%	0.896%
60 Months Roth IRA Certificate	\$500.00	No Maximum	1.10%	1.094%

JUMBO FIXED SHARE CERTIFICATE	Opening Minimum Deposit/ Balance Requirement	Opening Maximum Deposit/Balance Requirement	APY (Annual Percentage Yield)	Dividend Rate
3 Months	\$100,000.00	\$249,999.99	0.15%	0.150%
6 Months	\$100,000.00	\$249,999.99	0.23%	0.230%
12 Months	\$100,000.00	\$249,999.99	0.45%	0.449%
18 Months	\$100,000.00	\$249,999.99	0.55%	0.548%
24 Months	\$100,000.00	\$249,999.99	0.73%	0.727%
30 Months	\$100,000.00	\$249,999.99	0.75%	0.747%
36 Months	\$100,000.00	\$249,999.99	0.98%	0.975%
48 Months	\$100,000.00	\$249,999.99	1.13%	1.124%
60 Months	\$100,000.00	\$249,999.99	1.50%	1.489%

JUMBO PLUS FIXED SHARE CERTIFICATE	Opening Minimum Deposit/ Balance Requirement	Opening Maximum Deposit/Balance Requirement	APY (Annual Percentage Yield)	Dividend Rate
3 Months	\$250,000.00	No Maximum	0.15%	0.150%
6 Months	\$250,000.00	No Maximum	0.25%	0.250%
12 Months	\$250,000.00	No Maximum	0.55%	0.548%
18 Months	\$250,000.00	No Maximum	0.70%	0.698%
24 Months	\$250,000.00	No Maximum	0.90%	0.896%
30 Months	\$250,000.00	No Maximum	0.90%	0.896%
36 Months	\$250,000.00	No Maximum	1.20%	1.193%
48 Months	\$250,000.00	No Maximum	1.36%	1.351%
60 Months	\$250,000.00	No Maximum	1.90%	1.882%

Fixed Share Certificate Account Disclosure:

1. Dividend 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 Share Certificates and IRA Certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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. Nature of Dividends: Dividends are paid from the current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting: The dividends are compounded monthly and credited monthly for all shares. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

4. Accrual of Dividends: For all accounts, dividends will begin to accrue on the business day you deposit the cash and/or non-cash items (e.g. checks) to your account. For all accounts, if you close your account before accrued dividends are credited; accrued dividends will not be paid.

5. Balance Information: To open any account, you must deposit or already have on deposit at least the par value (\$5.00) in your Primary Share/Savings account. The minimum balance requirements applicable to each account are set forth in the schedule of product and service pricing. For all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account each day of the period and dividing that figure by the number of days in the period.

6. Share Certificate/IRA Share Certificate Early Withdrawal Penalty: Fixed Share Certificate members agree to keep funds on deposit for a fixed period of time. If we permit an early withdrawal of principal from a Share Certificate, we may impose an early withdrawal penalty. Tax penalties also may apply to premature distributions from IRAs. If we permit a withdrawal of principal before the stated maturity, we may impose a penalty equal to six months of dividend payable over the term of the Share Certificate whether earned or unearned. The penalty will be assessed based upon the portion of the principal that is withdrawn. We may elect not to impose a penalty for a withdrawal of principal following the death or adjudication of incompetence of any account owner if the account was opened before such adjudication and not extended or renewed after that date or if an automatic Required Minimum Distribution (RMD for members over 70 ½) is made for IRS purposes. 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 180 days of dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend had already been paid, the penalty will be deducted from the principal.

7. Share Certificate/IRA Share Certificate Partial Withdrawal Penalty: Fixed Share Certificate members agree to keep funds on deposit for a fixed period of time. If we permit a partial withdrawal of principal from a Share Certificate, we may impose a partial plus an early withdrawal penalty. Tax penalties also may apply to premature distributions from IRAs. If we permit a withdrawal of principal before the stated maturity, we may impose a disclosed fee and penalty equal to six months of dividend payable over the term of the Share Certificate whether earned or unearned. The penalty will be assessed based upon the portion of the principal that is withdrawn. We may elect not to impose a penalty for a withdrawal of principal following the death or adjudication of incompetence of any account owner if the account was opened before such adjudication and not extended or renewed after that date or if an automatic Required Minimum Distribution (RMD for members over 70 ½) is made for IRS purposes. 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 180 days of dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend had already been paid, the penalty will be deducted from the principal.

JUMBO and JUMBO PLUS Share Certificates are not available for IRA Share Certificates.

Pioneer Payback Fixed Share Certificate Rates

Effective: December 10, 2018

Rates are Subject to Change.

PIONEER PAYBACK FIXED SHARE CERTIFICATE	Minimum Deposit To Open / Minimum Balance Requirement	APY (Annual Percentage Yield)	Dividend Rate
Pioneer Payback 48 Month Share Certificate	\$1,000.00	0.45%	0.449%
Pioneer Payback 60 Month Share Certificate	\$1,000.00	0.50%	0.499%
Pioneer Payback 84 Month Share Certificate	\$1,000.00	0.70%	0.698%
Pioneer Payback 120 Month Share Certificate	\$1,000.00	1.00%	0.995%

Pioneer Payback Fixed Share Certificate Account Disclosure:

1. Dividend 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 Share Certificates and IRA Certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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. Nature of Dividends: Dividends are paid from the current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting: The dividends are compounded monthly and credited monthly for all shares. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

4. Accrual of Dividends: For all accounts, dividends will begin to accrue on the business day you deposit the cash and/or non-cash items (e.g. checks) to your account. For all accounts, if you close your account before accrued dividends are credited; accrued dividends will not be paid.

5. Balance Information: To open any account, you must deposit or already have on deposit at least the par value (\$5.00) in your Primary Share/Savings account. The minimum balance requirements applicable to each account are set forth in the rate schedule. For all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account each day of the period and dividing that figure by the number of days in the period.

6. Share Certificate/IRA Share Certificate Early Withdrawal Penalty: Fixed Share Certificate members agree to keep funds on deposit for a fixed period of time. Unless otherwise provided, partial withdrawals and additional deposits are not permitted. If we permit an early withdrawal of principal from a Share Certificate, we may impose an early withdrawal penalty. Tax penalties also may apply to premature distributions from IRAs. If we permit a withdrawal of principal before the stated maturity, we may impose a penalty equal to six months of dividend payable over the term of the Share Certificate whether earned or unearned. The penalty will be assessed based upon the portion of the principal that is withdrawn. We may elect not to impose a penalty for a withdrawal of principal following the death or adjudication of incompetence of any account owner if the account was opened before such adjudication and not extended or renewed after that date.

7. Payment Calculation: The payment amount is determined by the amount of funds placed in the Pioneer Payback account and by the annualized rate which is determined by the term in months requested at the time of account opening. A portion of the principal and dividends will automatically be transferred into an account designated by the account owner each month for the requested term in months.

8. Surrender Penalties: Pioneer Payback Fixed Share Certificate members agree to keep funds on deposit for a fixed period of time. Because the product is a self-liquidating share certificate a fixed amount will be required to distribute each month and be transferred to a sub account specified by the member at account opening. Unless otherwise provided, additional partial withdrawals and/or deposits are not permitted. If an additional partial withdraw is requested the member will be required to surrender the share certificate, at which time a surrender penalty would be imposed. The penalty will be assessed based upon a monthly declining rate applied against the balance at the time of surrender. The surrender rate begins at three times (3x) the annualized instrument rate, gradually declining to a minimum surrender penalty rate equal to the instrument rate. No penalty will be assessed if the share certificate is held to maturity. We may elect not to impose a penalty for a withdrawal of principal following the death or adjudication of incompetence of any account owner if the account was opened before such adjudication.

9. Surrender Penalty Calculation:

Ratio of un-completed periods to Total Periods, multiplied by the instrument rate, with the resulting figure then multiplied by 3 subject to a floor rate equal to the instrument rate.

The resulting number is then multiplied by the instrument balance to calculate the early surrender price.

10. Minimum and Maximum Surrender Penalty Rate Per Product Example:

Pioneer Payback 48 Month Share Certificate =

Minimum Surrender Penalty Rate is 0.45%; Maximum Surrender Penalty Rate is 1.35%

Pioneer Payback 60 Month Share Certificate =

Minimum Surrender Penalty Rate is 0.50%; Maximum Surrender Penalty Rate is 1.50%

Pioneer Payback 84 Month Share Certificate =

Minimum Surrender Penalty Rate is 0.70%; Maximum Surrender Penalty Rate is 2.10%

Pioneer Payback 120 Month Share Certificate =

Minimum Surrender Penalty Rate is 1.00%; Maximum Surrender Penalty Rate is 3.00%

11. Surrender Penalty Example:

\$1,000.00 investment for 60 months at 50 basis points is to be surrendered at the end of the 12 months (48 remaining periods)

$$48/60 = .8 \times .005 = .004 \times 3 = .012 \text{ or } 1.20\%$$

When applied to balance at the end of 12 months (\$801.99 x 1.20%), the early surrender price is calculated as \$9.62.

Pioneer Payback Share Certificates are not available for IRA Share Certificates.

Schedule of Product & Service Pricing

Effective: December 10, 2018

Account Research Service Price	\$30.00 per hour & \$2.50 per page – <i>One Hour Minimum</i>
ACH Overdrawn Price	\$35.00 per item
Application Price After 3 Denials within 12 Months	\$30.00 per application
ATM Price (Non-Member)	\$3.50 each - Thomas Hospital \$3.00 each
ATM or Debit Card Replacement Price	\$10.00
Bill Pay Price	No Charge
Cashier's Check Price	\$5.00
Check Cashing Price (See Share Account Disclosure #8)	3% of the transaction
Christmas Club Early Withdrawal Price	\$25.00 per early withdrawal
Coin Sorter Service Price	2% of amount sorted for members; 6% of amount sorted for non-members; Exempt: Loyalty, Envision, Discover and Connect Accts
Consumer Loan Late Payment Price	5% of the payment - \$10.00 min/\$30.00 max
Consumer Returned Check for Loan Payment Price	\$35.00 per item
Counter Checks Price	\$4.00 per page (4 checks per page)

Courtesy Pay Price*	Tiered Pricing for Courtesy Pay (Overdraft) Service <i>(Full Disclosure w/ Examples found in Truth In Savings)</i>	
	Negative Balance Range	Per Item Fee
	-\$1.00 to -\$25.00	\$5.00 per item
	-\$25.01 to -\$75.00	\$10.00 per item
	-\$75.01 to -\$150.00	\$15.00 per item
	-\$150.01 to -\$225.00	\$20.00 per item
	-\$225.01 to -\$300.00	\$25.00 per item
	-\$300.01 to -\$500.00	\$35.00 per item

Deposited Item Return Price	\$35.00 per item
Document Copy Price	\$1.50 per page
Fax Service Price	\$2.50 per page
Foreign Credit Card Cash Advance Price	4% of transaction
Foreign Debit Card Cash Advance Price	4% of transaction
Inactive Account Price	\$5.00 per month if there is no member-initiated deposits or withdrawals after one (1) year on share accounts with balances less than \$500.00.
{Insert Name Here} Account Early Withdrawal Price	\$25.00 per early withdrawal
Loan Payoff Letter/Fax Service Price	\$5.00 per letter/fax
Lost Safety Deposit Box Key Price	\$20.00 per key
Lost/Duplicate/Refinance Title Price	\$25.00 per title
Medallion Notary Service Price	\$25.00 per signature – <i>Member Only Service</i>
Money Market Excessive Withdrawal Price	*\$5.00 Service price will be assessed on the seventh (7th) withdrawal in any given month. *The Money Market account is subject to Regulation D; therefore, only a maximum of six (6) withdrawals by check, draft, debit card, or similar method per month are allowed.
Mortgage Loan Partial Lien Release Price	\$250.00
Mortgage Loan Subordinate Agreement Price	\$250.00
Notary Service Price (Non- Member)	\$5.00 per signature
Notary Service Price (Member)	FREE
NSF/Returned Item Price	\$35.00 per item
Official Check Photocopy Price	\$5.00 per item

Schedule of Product & Service Pricing, cont...

Effective: December 10, 2018

Overnight Delivery Price	\$30.00
Real Estate Loan Late Payment Price	5% of the payment - \$50.00 max
Regular Share Draft/Checking	No Charge
Replacement Safe Deposit Box Key Price	Service No Longer Offered
Returned Item Photocopy Price	\$5.00 per item
Returned Mail Price	\$5.00 first occurrence; \$10.00 each subsequent occurrence
Safe Deposit Box Price (Small)	\$26.00/annually
Safe Deposit Box Price (Medium)	\$38.00/annually
Safe Deposit Box Price (Large)	\$50.00/annually
Second Chance Checking Service Pricing (See Share Account Disclosure# 7)	\$12.00 monthly maintenance
Share Certificate/IRA Share Certificate Early Withdrawal Price	Six (6) month's dividends (See Share Account Disclosure #6)
Share Certificate/IRA Share Certificate Partial Withdrawal Price	\$25.00 plus six (6) month's dividends on full balance (See Share Account Disclosure #7) ; <i>*IRA Certificate – IRS rules also apply</i>
Signature Loan Pre-Paid Finance Charge Price	1% of loan amount
Single and Two Party Travelers Cheque Price	\$5.00
Statement Copy Price	\$2.50 per page
Stop Payment Price	\$35.00 per stop payment
Tax Levy/Garnishment Price	\$150.00
Telephone Inquiry and/or Transfer Price	\$5.00 per request
Transaction Summary Price	\$2.50 per page
Vacation Club Early Withdrawal Price	\$25.00 per early withdrawal
Verification of Deposit Price	\$5.00
Wire Service Price <i>International</i>	\$50.00 per transfer
Wire Service Price <i>Local</i>	\$30.00 per transfer

***Courtesy Pay Price** – For account holders who are eligible and enroll into our Courtesy Pay program, the amount charged per item will be determined by the range of the negative balance in the account at the time of item clearing.

For example:

- A. If your balance begins at -\$20.00 at the time a \$2.00 item is presented for clearing, this would bring your balance to -\$22.00. You would then be charged a Courtesy Pay fee of \$5.00 on the \$2.00 item bringing your balance to -\$27.00.
- B. Your balance is now -\$27.00 at the time a \$50.00 item is presented for clearing, this would bring your checking account balance to -\$77.00. You would then be charged a Courtesy Pay fee of \$10.00 on the \$50.00 item bringing your balance to -\$87.00.
- C. Your balance is now -\$87.00 at the time a \$100.00 item is presented for clearing, this would bring your checking account balance to -\$187.00. You would then be charged a Courtesy Pay fee of \$20.00 on the \$100.00 item bringing your balance to -\$207.00.
- D. Your balance is now -\$207.00 at the time a \$70.00 item is presented for clearing, this would bring your checking account balance to -\$277.00. You would then be charged a Courtesy Pay fee of \$25.00 on the \$70.00 item bringing your balance to -\$302.00.
- E. Your balance is now -\$302.00 at the time a \$50.00 item is presented for clearing, this would bring your checking account balance to -\$352.00. You would then be charged a Courtesy Pay fee of \$35.00 on the \$50.00 item bringing your balance to -\$387.00. Any item that attempts to clear will now be charged \$35.00 each until you exhaust all of the \$500.00 limit.