

Truth in Savings Disclosure

Effective 08-12-14



Family Horizons
CREDIT UNION

6665 East 21st Street
Indianapolis, IN 46219
317.352.0423

Family Horizons Share and Individual Retirement Account Certificates

RATE SCHEDULE	SHARE CERTIFICATE PAYING AT MATURITY		SHARE CERTIFICATE PAYING MONTHLY		IRA CERTIFICATE PAYING MONTHLY	
Minimum Balance	\$2,500.00		\$2,500.00		\$1,000.00	
Dividends Compounded	At Maturity		At Maturity		Monthly	
Dividends Credited	At Maturity		Monthly		Monthly	
Additional Deposits	Not Allowed		Not Allowed		Not Allowed	
Additional Withdrawals	Not Allowed		Not Allowed		Not Allowed	
Renewal	Automatic		Automatic		Automatic	
Term	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
3 Months	0.100%	0.100%	N/A	N/A	N/A	N/A
6 Months	N/A	N/A	0.150%	0.150%	N/A	N/A
12 Months	N/A	N/A	0.400%	0.400%	0.500%	0.501%
24 Months	N/A	N/A	0.650%	0.650%	0.750%	0.753%
36 Months	N/A	N/A	0.750%	0.750%	0.850%	0.853%
48 Months	N/A	N/A	0.950%	0.950%	1.150%	1.156%
60 Months	N/A	N/A	1.150%	1.150%	1.250%	1.257%

Fixed Rate Information

The dividend rate on term share accounts is set forth above. This rate will be paid until maturity.

Compounding and Crediting

Dividends will be compounded and credited as set forth above. For Share Certificates maturing in less than one year, the APY assumes dividends will be reinvested at maturity. A withdrawal will reduce earnings. For Share Certificates maturing in six months or more, monthly dividend payments do not remain in the Share Certificate account. Payments are transferred to a specified savings or checking account. For IRA Certificates, the dividend payments are defaulted to credit back into the certificate.

IRA Rollover Withdrawal Fee

There will be an administrative fee of \$25.00 for IRA rollover withdrawals made within 6 months of account opening date.

Minimum Balance Requirements

The minimum balance required to open each Share Certificate account is set forth above. To be a member and maintain accounts at our credit union you must purchase a \$5.00 share in the credit union.

Balance Computation Method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual on Non-cash Deposits

Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

Maturity Date

The account will mature (based on term selection) on the maturity date set forth on the Share Certificate.

Renewal Policies

The account will automatically renew at maturity. There is no grace period following the maturity of the account.

Early Withdrawal Provisions

The credit union may impose a penalty for withdrawal of funds from a Share Certificate account prior to the stated maturity date.

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Amount of Penalty

For accounts where dividends are credited at maturity, the penalty imposed will equal 100% of the accrued dividends. For 6-month and 12-month Share Certificates, where dividends are credited monthly, the penalty imposed will equal 1 month of dividends. For 24-month Share Certificates, where dividends are credited monthly, the penalty imposed will equal 3 months of dividends. For 36-month, 48-month, and 60-month Share Certificates, where dividends are credited monthly, the penalty imposed will equal 6 months of dividends. Funds withdrawn from any Certificate before maturity may not be used to invest in Special offers valid during the time the funds were withdrawn.

Transaction Limitations

After a Share Certificate account is opened, deposits may not be made into the account until the maturity date stated on the Share Certificate. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a checking account) to give written notice of such intent not less than seven days and up to sixty days prior to such withdrawal.