

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Share Accounts	/	Monthly	Monthly	Monthly (calendar)		---		Daily Balance	Account Transfer limitations apply.
Christmas Club Accounts	/	Monthly	Monthly	Monthly (calendar)		---		Daily Balance	Account Transfer limitations apply.
Life Insured Share Accounts	/	Monthly	Monthly	Monthly (calendar)		---		Daily Balance	Account Transfer limitations apply.
Super Share Accounts	/ / / /	Monthly	Monthly	Monthly (calendar)		---		Daily Balance	Account Transfer limitations apply.
IRA Share Accounts	/ / / /	Monthly	Monthly	Monthly (calendar)		---		Daily Balance	---
Share Draft Checking Accounts	/	Monthly	Monthly	Monthly (calendar)		---		Daily Balance	---

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 may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Super Share account is a Tiered Rate account. If your account balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is greater than \$25,000.00, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The IRA Share account is a Tiered Rate account. If your account balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$2,500.00 to \$9,999.99,

the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$10,000.00 to \$25,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is greater than \$25,000.00, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

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

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. 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 period and ends on the last calendar day of the period.

4. 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.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in any 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. For Regular Share, Christmas Club, Life Insured Share, Super Share and Share Draft Checking accounts, there is a minimum daily balance required to obtain the Annual

Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Regular Share, Christmas Club and Life Insured Share 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 a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Share and Share Draft Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.



For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. **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

FEE SCHEDULE

Share Draft Account Fees*

- Overdraft fee.....
- Returned Item fee.....
- Returned Item fee on presenter(self)..
- Stop Payment fee.....
- Check Printing fee.....

- Overdraft Transfer
 From Savings fee.....
- Copies Of Cleared Drafts fee.....

*The above share draft account fees apply to personal accounts. There may be additional fees for business or commercial accounts, which will be disclosed upon account opening.

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee.....

- Account Research fee.....
- Statement Copy fee.....
- Wire Transfer (outgoing) fee.....

- Money Order fee.....
- Credit Union Cashiers Check fee.....

Electronic Funds Transfer Fees

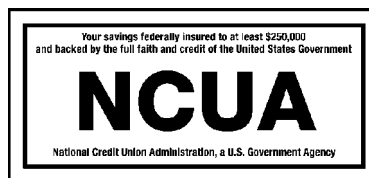
- Overdraft Of Savings
 With ATM Card
 or ACH Item.....

Safe Deposit Box Fees

Annual Rental Size:	Fee:	
3 x 5.....		*
3 x 10.....		
5 x 5.....		**
5 x 10.....		**
10 x 10.....		**

*Main office only
 **Meadows Office only

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



Phone Numbers:
 All offices can be reached by dialing the following numbers...

(605) 334-2471
 or
 1-800-568-5711

Anytime TellerPhone...
 (605) 334-5422

Offices:

Main Office
 700 E. 14th Street
 Sioux Falls, SD 57104

Arrowhead Branch
 5700 E. Arrowhead Place
 Sioux Falls, SD 57110

Meadows Branch
 2517 S. Louise Avenue
 Sioux Falls, SD 57106

South Cliff Branch
 3405 S. Cliff Avenue
 Sioux Falls, SD 57105

Air Guard Branch
 1701 N. Minnesota Avenue
 Sioux Falls, SD 57104