



ACCOUNT DISCLOSURE FOR SPEND TO SAVE PROGRAM

SPEND TO SAVE PROGRAM:

1. When you enroll in the Spend to Save Program, Cornerstone Community Financial Federal Credit Union will round-up the amount of any signature based debit card purchases associated with your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your Spend to Save Program Share Account.
2. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer ("daily round-up transfer") at the end of the business day. If on business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we cancel the daily round-up transfer for that day.
3. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round up transfer will remain in the Spend to Save Program Account. Credit transactions or adjustment transactions will not be rounded-up.
4. Only signature based transactions qualify for the *Spend to Save* program. Any transaction using your pin number will not count towards the *Spend to Save program*.
5. The Credit Union reserves the right to cancel or modify the Spend to Save Program at any time

SPEND TO SAVE DEBIT CARD MATCH PROGRAM:

1. The Credit Union will match 50% of the daily round-up transfers that post to the Spend to Save Program in the first 30 days after enrolling in the program.
2. After the first 30 day period, the Credit Union will match 5% of the daily round-up transfers that post to the Spend to Save Program Share Account.
3. To receive the Credit Union Match ("CU match"), you must be enrolled in the Spend to Save Program, Net Access 24 and enrolled in E-Statements.
4. The Credit Union match amount will be credited to the Spend to Save Program at the end of each calendar quarter based on the accumulated round-up contributions for that calendar quarter or the balance in the account at the end of the calendar quarter, whichever is less.
5. The annual cap on the Credit Union match amount is \$300.00 per account.
6. The annual amount of the Credit Union match will be reported to the IRS on Form 1099-MISC.
7. The Credit Union reserves the right to cancel or modify the Spend to Save Program at any time.
8. If you close your Spend to Save Program before the Credit Union match amount is posted to the share, you will not receive the Credit Union match for that calendar quarter.
9. In order to participate in the Spend to Save program, the account must be enrolled in Net Access 24 (NA24) Home Banking and be subscribed to E-Statements.

RATE INFORMATION:

1. The dividend rate and annual percentage yield ("APY") for this account depend on the average daily balance in your account. You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.
2. The dividend rate and the APY may change at any time at the sole discretion of Cornerstone Community Financial Federal Credit Union.

NATURE OF DIVIDENDS:

Dividends are paid from current income and available earnings after required transfers to reserve at the end of a dividend period. Dividends are based on the Credit Union's earning at the end of a dividend period and cannot be guaranteed.

MINIMUM BALANCE REQUIREMENTS:

1. There are no minimum balance requirements to open or maintain this share account.
2. You may be required to maintain a minimum daily balance of a certain dollar amount in your account each day to obtain the disclosed annual percentage yield. Please see the Rate Schedule for any minimum balance requirement for the accounts covered by this disclosure.

DIVIDEND COMPOUNDING AND CREDITING:

1. Dividends are compounded and credited quarterly. For example:
 - a. The beginning date of the dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates.
 - b. The dividend declaration date is the last day of the period and, for the example, is March 31.
2. If you close your account before dividends are credited, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD:

1. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the dividend period. The average daily balance is calculated by adding the balance in your account for each day of the period and dividing that figure by the number of days in that period.
2. Dividends will begin to accrue on the business day the roundup transfer is posted to the account.

FEE INFORMATION:

1. Fees and charges may be assessed against your account. See the accompanying General Fee Schedule for current fees.

WITHDRAWAL RESTRICTIONS:

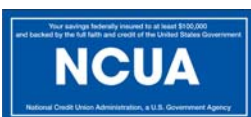
The Credit Union reserves the right, at any time, to require members to give, in writing, no less than seven (7) days notice of intention to withdraw the whole or any part of the amounts so paid in the member's Spend to Save Share Account. No member may withdraw shareholdings that are pledges as required on secured loans without written approval, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw shareholdings that are pledges as required on secured loans without written approval, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a co maker, endorser, or guarantor are delinquents without written approval.

TRANSACTION LIMITATIONS:

1. Deposits other than the daily Spend to Save transfer and quarterly match are not permitted on this Share Account.
2. ATM/Debit Card transactions are not permitted on this share account.
3. ACH deposits and withdrawals are not permitted on this share account.
4. Funds in the Spend to Save Account can not be used as overdraft protection for any other share account.
5. During any calendar month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of telephonic or electronic instruction. No more than three of six transactions may be made by check, draft or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the Credit Union.

OTHER TERMS AND CONDITIONS:

1. Changes in the terms and conditions of this account may be made at the discretion of the Credit Union. The Credit Union will give you advance notice of changes if required to do so under applicable law.
2. By opening an account and signing the Account Card, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, General Fee Schedule, and Rate Sheet which are incorporated by reference into this Disclosure.
3. Except as described above, this account shall be governed by the provisions of the Membership and Account Agreement that apply to regular share accounts, and the ownership of the account shall be the same as that for the regular share account.

NATIONAL CREDIT UNION SHARE INSURANCE FUND:

Member accounts at the Credit Union are federally insured to at least \$100,000 by the National Credit Union Administration.

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