

Fees and charges:

An excess withdrawal fee of \$10.00 will be charged for each transaction in excess of six during a month.

A \$10.00 monthly fee may be charged if your account balance falls below the required minimum monthly average balance for the month.

Please see current fee schedule for other fees that may apply to this account type.

Minimum balance requirements:**Money Market Account:**

The minimum balance required to open the Money Market Account is \$2,500.00. You must maintain a minimum monthly average balance of \$2,500.00 in your Money Market account to avoid a fee. If this account balance falls below the required minimum monthly average balance, the account will be subject to a fee of \$10.00 for that month. See Current Rate sheet for the applicable interest rate on balances that fall below the required minimum balance.

Success Money Market Account

The minimum balance required to open the Success Money Market Account is \$50,000.00. You must maintain a minimum monthly average balance of \$50,000.00 in your Success Money Market account to avoid a fee. If this account balance falls below the required minimum monthly average balance, the account will be subject to a fee of \$10.00 for that month. See Current Rate sheet for the applicable interest rate on balances that fall below the required minimum balance.

**IRA SAVINGS ACCOUNTS
(TRADITIONAL AND ROTH)****Rate Information:**

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Please see Current Rate sheet for current applicable interest rate.

Compounding and crediting – Interest on IRA Accounts will be compounded every month. Interest will be credited to IRA Accounts every month at the end of the month, provided that on the last day of the monthly statement cycle the account type is open and there is a balance in the account. If the IRA Account is closed before interest is paid at the end of the month, no accrued interest will be paid nor payable.

Interest period – For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1, and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest date is the last day of the interest period, which for the example above is January 31.

Daily balance computation method – Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account or suffix of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction.

Fees and charges:

Please see current fee schedule for fees that may apply to this account type.

COMMON FEATURES**Membership requirement per Bylaws:**

You must complete payment of one share in your Membership Share (Savings) account as a condition of admission to membership in Bloom Credit Union. If the balance in your Membership Share (Savings) account falls below the par value of one share, you may be terminated from membership at the end of the dividend period.

Dividends:

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

Withdrawal Transaction Limitations:

We reserve the right to at any time require not less than seven (7) days notice in writing before each withdrawal from an interest-bearing account, other than a time deposit, or from any other savings account as defined by Regulation D (Federal Regulation)

National Credit Union Share Insurance Fund:

Member accounts at Bloom Credit Union are federally insured by the National Credit Union Share Insurance Fund. See "Your Insured Funds" brochure for further details and examples of coverage.

Overdraft Fees:

An overdraft fee may be incurred when overdrawing accounts by check, ACH, debit card, or other electronic transactions.

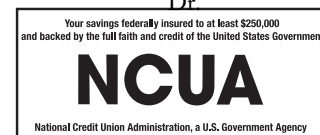
Other Fees:

Please refer to our current fee schedule, Account Agreements brochure, and Member Rewards brochure for additional information about fees and charges.

Credit Union
Bloom

Ph. 616-452-2161 • Toll Free 888-729-6728
Access 24 – Local: 452-8600 • www.bloomcu.org

1414 Burton St. S.W., W. of U.S. 131
1327 Plainfield N.E., just N. of Leonard
1147 W. Randall St., Coopersville @ Eastmanville
Exit 4833 Town Center S.E. @ Patterson &
Broadmoor 2187 Port Sheldon St., North of Chicago



Truth-In-Savings Disclosure

Savings Accounts

- Membership Savings (Share) Account
- Holiday, Vacation, Escrow, and other non-specific Savings Accounts
- Prosper Savings Account

Checking Accounts

- Free Checking Account
- Optimum Checking Account
- Select Checking Account

Money Market Savings Accounts

- Money Market Account
- Success Money Market Account

Individual Retirement Accounts (IRA)

- Traditional
- ROTH

TRUTH-IN-SAVINGS DISCLOSURE SAVINGS ACCOUNTS

Common Disclosure Information for Membership Savings (Share) Account, Holiday, Vacation, Escrow and other non-specific Savings sub-accounts (suffixes):

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors. Please see Current Rate sheet for current applicable dividend rates for these account types.

Compounding and crediting – Dividends will be compounded every month. Dividends will be credited to your account every month at the end of the month, provided that on the last day of the monthly statement cycle the account is open and there is a balance in the account. If any of these Savings Accounts are closed before dividends are paid at the end of the month, no accrued dividends will be paid nor payable.

Dividend period – For these account types, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above is January 31.

Daily 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 of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Membership Savings (Share) Account

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

Par value of a share:

The par value of a share in this account is \$5.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in one of the Common Features section.

Holiday, Vacation, Escrow, and other non-specific Savings Accounts

Minimum balance requirements:

No minimum balance requirements apply to these savings accounts.

Transaction limitations:

Holiday Savings: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Vacation Savings: No more than two withdrawals are allowed per year.

If more than two withdrawals are made from this account before January 1, then this account may be closed. No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

Escrow Savings: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

Please see current fee schedule for excess withdrawal and early closure fees.

Prosper Savings Account

Rate Information:

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Please see Current Rate sheet for current applicable interest rate.

Compounding and crediting – Interest on Prosper Savings Account will be compounded every month. Interest will be credited to Prosper Savings Account every month at the end of the month, provided that on the last day of the monthly statement cycle this account type is open and there is a balance in the account. If the Prosper Savings Account is closed before interest is paid at the end of the month, no accrued interest will be paid nor payable.

Interest period – For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest date is the last day of the interest period, which for the example above is January 31.

Daily balance computation method – Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Minimum balance requirements:

The minimum balance required to open the Prosper Savings Account is \$10,000.00. You must maintain a minimum monthly average balance of \$10,000.00 in your Prosper Savings account to avoid a fee. If your account balance falls below the required minimum monthly average balance, your account will be subject to a fee of \$10.00 for that month. See Current Rate sheet for the applicable interest rate on balances that fall below the required minimum balance.

Transaction limitations on Prosper Savings Account:

During any month, you may not make more than six withdrawals or transfers to another credit union account or suffix of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account may be closed by the credit union or you may be charged a fee of \$10.00 per transaction.

Fees and charges:

An excess withdrawal fee of \$10.00 will be charged for each transaction in excess of six during a month.

A \$10.00 monthly fee may be charged if your account balance falls below the required minimum monthly average balance for the month.

Please see current fee schedule for other fees that may apply to this account type.

CHECKING ACCOUNTS

Free Checking Account

Rate Information:

No interest paid on this account type.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Optimum Checking and Select Checking Accounts

Rate Information:

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Please see Current Rate sheet for current applicable interest rate.

Compounding and crediting – Interest on Optimum Checking and/or Select Checking Accounts will be compounded every month. Interest will be credited to Optimum Checking and/or Select Checking Accounts every month at the end of the month, provided that on the last day of the monthly statement cycle this account type is open and there is a balance in the account. If the Optimum Checking Account or Select Checking Account is closed before interest is paid at the end of the month, no accrued interest will be paid nor payable.

Interest period – For these account types, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest date is the last day of the interest period, which for the example above is January 31.

Daily balance computation method – Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements:

Optimum Checking Account - You must maintain a minimum monthly average balance of \$10,000.00 in this account to avoid a fee. If your account balance falls below the required minimum monthly average balance, your account will be subject to a fee of \$10.00 for that month. See Current Rate sheet for the applicable interest rate on balances that fall below the required minimum balance.

Select Checking Account - You must maintain a minimum monthly average balance of \$1,000.00 in this account to avoid a fee. If your account balance falls below the required minimum monthly average balance, your account will be subject to a fee of \$5.00 for that month. See Current Rate sheet for the applicable interest rate on balances that fall below the required minimum balance.

Transaction limitations:

No transaction limitations apply to Optimum Checking or Select Checking accounts unless otherwise stated in the Common Features section.

MONEY MARKET SAVINGS ACCOUNTS

Common Disclosure Information for Money Market Savings Accounts, including Success Money Market Accounts:

Rate Information:

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Please see Current Rate sheet for current applicable interest rate.

Compounding and crediting – Interest on Money Market and/or Success Money Market Accounts will be compounded every month. Interest will be credited to Money Market and/or Success Money Market Accounts every month at the end of the month, provided that on the last day of the monthly statement cycle the account type is open and there is a balance in the account. If the Money Market or Success Money Market Account is closed before interest is paid at the end of the month, no accrued interest will be paid nor payable.

Interest period – For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1, and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest date is the last day of the interest period, which for the example above is January 31.

Daily balance computation method – Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account or suffix of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account may be closed by the credit union or you may be charged a fee of \$10.00 per transaction.