



SOO LINE CREDIT UNION  
 501 Marquette Avenue, Suite 1100  
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 612-373-9400  
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# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE  
 07/01/2011  
 MATURITY 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									
	Interest Rate (APR) (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Certificate of Deposit Account</b>									
6 Month	0.28%	0.28%	Fixed	<input type="checkbox"/> \$1,000.00 <input type="checkbox"/> **\$2,000.00	Monthly	Monthly	Not Allowed	Allowed – see Transaction Limitations section	Automatic
12 Month	0.35%	0.35%							
18 Month	0.47%	0.47%							
24 Month	0.80%	0.80%							
30 Month	0.90%	0.90%							
36 Month	1.04%	1.05%							
**48 Month	1.19%	1.20%							
**60 Month	1.80%	1.81%							
<input type="checkbox"/> <b>“Special” Certificate of Deposit Account</b>									
13 Month	0.51%	0.51%	Fixed	\$2,000.00	Monthly	Monthly	Not Allowed	Allowed – see Transaction Limitations section	Automatic
18 Month	0.52%	0.52%							
<input type="checkbox"/> <b>“Special” Jumbo Certificate of Deposit Accounts</b>									
13 Month	0.75%	10.75%	Fixed	\$50,000.00	Monthly	Monthly	Not Allowed	Allowed – see Transaction Limitations section	Automatic

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Certificate of Deposit, Special Certificate of Deposit and Special Jumbo Certificate of Deposit accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to interest compounding, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**2. Interest Compounding and Crediting.** The compounding and crediting frequency of interest applicable to each account is stated in the Rate Schedule.

**3. Balance Information.** The minimum balance requirements applicable to each account are set forth in

the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, interest is calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

**4. Accrual of Interest.** For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Transaction Limitations.** For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

**6. Maturity.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.

**Amount of Penalty.** For Certificate of Deposit accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6 to 12 months	30 days' interest
Terms of 18 to 36 months	90 days' interest
Terms of 48 to 60 months	180 days' interest

For Special Certificate of Deposit and Special Jumbo Certificate of Deposit accounts, the amount of early withdrawal penalty for your account is 90 days' interest.

**How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

**Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without

imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 70 ½ or becomes disabled.

**Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.

The rates and fees appearing with this Schedule are accurate 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.

#### Offices

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