



SOO LINE CREDIT UNION
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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE

05/01/09

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 5
Savings Accounts	0.25% / 0.25%	Monthly	Monthly	---	---	---	Daily Balance	Account transfer limitations apply.
Youth Savings Accounts	1.50% / 1.51%	Monthly	Monthly	---	---	---	Daily Balance	Account transfer limitations apply.
Holiday Accounts	1.26% / 1.27%	Monthly	Monthly	---	---	---	Daily Balance	Account withdrawal limitations apply.
CD Builder Savings Accounts	1.00% / 1.01%	Monthly	Monthly	---	---	---	Daily Balance	Account withdrawal limitations apply.
Individual Retirement Accounts	1.26% / 1.27%	Monthly	Monthly	---	---	---	Daily Balance	---
Coverdell Education Savings Accounts	1.26% / 1.27%	Monthly	Monthly	---	---	---	Daily Balance	---
Select Checking Accounts	0.90% / 0.90%	Monthly	Monthly	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	---
Value Checking Accounts	0.00% / 0.00%	---	---	\$ 500.00	\$ 500.00	---	Daily Balance	---
Free Checking Accounts	0.00% / 0.0%	---	---	---	---	---	---	---

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 Savings, Youth Savings, Holiday, CD Builder Savings, Individual Retirement, Coverdell Education Savings and Select Checking accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors.

2. Interest Compounding and Crediting. The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. 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. If you close your account before accrued interest is credited, you will receive the accrued interest. However, for Holiday accounts, any accrued dividends will be paid

if you close the account within seven (7) days of the date you open it.

4. Balance Information. 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. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Select Checking and Value Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the crediting period. If the minimum Daily Balance is not met each day of the crediting period, there will be a service fee as stated in the Fee Schedule. For Select Checking, accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the crediting period. If the minimum Average Daily Balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated in the Rate Schedule, interest is calculated by

applying a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the Daily Balance method as stated in the Rate Schedule, interest is calculated by applying a daily periodic rate to the balance in the account each day.

5. Account Limitations. For Savings and Youth Savings, Individual Retirement and Coverdell Education Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For CD Builder accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. Deposits to your CD Builder account may only be made via automatic transfer or direct deposit to your

account. The minimum amount of any transfer or deposit is \$12.50, with a minimum transfer or deposit of \$25.00 required each month. The balance in your CD Builder account will be automatically transferred to a Builder Certificate account once the balance reaches \$1,000.00. For Holiday accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1st and the account will remain open. You may not make withdrawals from your Holiday accounts at any other time. If you wish to access the funds in your Holiday account, you may close it. If you close your Holiday account, you will forfeit any accrued, uncredited interest. However any accrued interest will be paid to you if you close your account within seven (7) days of the date you open it. For Select Checking, Value Checking and Basic Checking accounts, no account limitations apply.

6. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

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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