



2565 Hambletonian Way • P. O. Box 60
 Camillus, New York 13031-0060
 315-672-7827 phone 315-672-9282 fax
www.westarfcu.com

**PRIMARY SHARE, SPECIAL SHARE,
 CHRISTMAS CLUB AND VACATION
 CLUB ACCOUNT DISCLOSURE**



Effective Date: _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the Westar Federal Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Primary Share, Special Share, Christmas Club and Vacation Club established for you as set forth herein. For joint accounts, read singular pronouns in the plural.

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date. Please call 315-672-7827 or visit www.westarfcu.com to obtain current rate information.

RATE AND BALANCE INFORMATION

Account Type	Minimum Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> Primary Share	_____	_____ %	_____ %	_____	_____
<input type="checkbox"/> Special Share	_____	_____ %	_____ %	_____	_____
<input type="checkbox"/> Christmas Club	_____	_____ %	_____ %	_____	_____
<input type="checkbox"/> Vacation Club	_____	_____ %	_____ %	_____	_____

Rate Information. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors. Savings Accounts are subject to a Fixed Rate. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are stated above. For Savings accounts, the minimum balance is included in all reports listing balance information, but is not included in the "available balance." If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Minimum Balance to Avoid Fees: If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

Transaction Limitations. For Primary Share and Special Share Savings Accounts there are no transaction limitations.

Christmas Club accounts, the entire balance will be available for withdrawal September 1 thru the first Tuesday of October. The remaining balance will be transferred to another account of yours at the end of the designated withdrawal period and the account will remain open. If you make a withdrawal outside the withdrawal period, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date of the account is opened.

For Vacation Club accounts the entire balance will be available for withdrawal May 1 thru the first Tuesday of June. The remaining balance will be transferred to another account of yours at the end of the designated withdrawal period and the account will remain open. If you make a withdrawal outside of the withdrawal period you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date of the account is opened.

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

Compounding and Crediting. The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be calculated on your average daily balance for each day on which your balance equals or exceeds the required minimum balance. At your option, dividends will be compounded and credited to your account.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Vacation Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.