



SAVER'S SWEEPSTAKES[®] ACCOUNT TRUTH IN SAVINGS DISCLOSURE

SAVER'S SWEEPSTAKES SHARE SAVINGS ACCOUNT

A Saver's Sweepstakes account is a share savings account that promotes a minimum twelve (12) month savings period. A person may be the primary account holder on only one Saver's Sweepstakes account per credit union participating in the Saver's Sweepstakes program through the Wisconsin Credit Union League but may also be a joint account holder on more than one Saver's Sweepstakes account.

ACCOUNT CLOSURE

An account holder, at his/her/their option, may close the account at any time. Closing the account will result in the forfeiture of prize entries as otherwise described in the Saver's Sweepstakes Account Agreement.

At the credit union's option, it may close the Saver's Sweepstakes account and pay out the funds in the Saver's Sweepstakes account at any time when the primary Account holder transfers residency outside the states of Wisconsin, Minnesota or Illinois; is determined to be legally incompetent; is denied services by the credit union; is expelled from credit union membership; is in violation of the Saver's Sweepstakes Account Agreement or the credit union's membership or account ownership agreement(s); or for any other reason.

EARNING ENTRIES TO SAVER'S SWEEPSTAKES DRAWINGS

Deposits of funds into the Saver's Sweepstakes account are permitted in any denomination at any time while the credit union continues to offer the Saver's Sweepstakes program. For every \$25 increase in month-over-month balance, the primary account holder will earn one entry (up to a total of: 6 entries per month/18 entries per quarter/72 entries per 12-month savings period) into any eligible statewide prize drawing conducted among Wisconsin credit unions participating in the Saver's Sweepstakes program through the Wisconsin Credit Union League and into any eligible members-only Saver's Sweepstakes drawing conducted by the credit union, subject to additional terms, conditions, limitations and exceptions set out in the Saver's Sweepstakes Account Agreement and in this disclosure.

END OF SAVINGS PERIOD

This account will automatically renew at the end of the each twelve (12) consecutive months of savings (the savings period), with the stated interest/dividend rate and corresponding APY continuing after that time, unless you are otherwise notified of a rate change as required by law. Any balance that remains in the Account at the end of the anniversary month (month 13) will be treated as a new deposit for eligibility into prize pools for the subsequent 12-month savings period.

RATE INFORMATION AND FEES

The rate information and fees for all accounts are shown on an insert provided to you with this disclosure.

CREDIT UNION MEMBERSHIP

Account holder is additionally required to complete payment of one share, based on credit union's share price, in a separate share savings account as a condition of credit union membership.

COMPOUNDING & CREDITING

Dividends will be compounded every quarter and will be credited every quarter. For this account type, the dividend period is quarterly. 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1.

Account closure: If account holder withdraws all funds from the account prior to the date that interest is credited (or dividends are issued), or if the account is otherwise closed due to one of the exceptions noted within this disclosure, the account holder agrees to forfeit all accrued but uncredited interest/dividends. An account holder may withdraw all funds, and close the account, at any time, without penalty.

BALANCE INFORMATION

Minimum Balance & Deposit Requirements. The minimum deposit required to open a Saver's Sweepstakes is \$0. Account holder is required to maintain on an ongoing basis a \$5 minimum balance in the Saver's Sweepstakes account to earn dividends.

Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

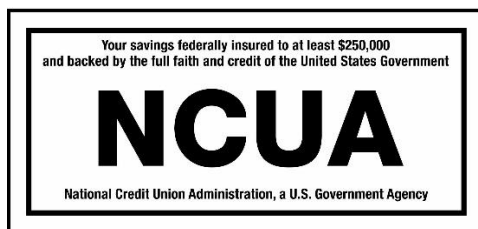
Accrual of Dividends. Dividends will begin to accrue on the business day you deposit.

NATURE OF DIVIDENDS

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

SUBSEQUENT DISCLOSURES

This disclosure may be updated from time to time, and if it is updated, account holder will receive a notice of updated disclosure as well as the effective date of the updates as required by law.



This information is the property of the Wisconsin Credit Union League. It is provided for the benefit of our member credit unions participating in the Saver's Sweepstakes® program and may not be provided to or used by third parties without the express permission of the Wisconsin Credit Union League.