

TRUTH-IN-SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. RATE INFORMATION. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the separate Deposit Rate Schedule. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed on the separate Deposit Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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

3. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the separate Deposit Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS. For all earning accounts, dividends 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 dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION. To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the separate Deposit Rate Schedule. For accounts with a minimum daily balance required to avoid a service fee, you will be assessed a fee as stated in the Fee Schedule if the required minimum balance is not met each day of the dividend period. For accounts with a minimum daily balance required to earn the Annual Percentage Yield, you will not earn the stated Annual Percentage Yield if the minimum daily balance is not met each day of the dividend period. For all accounts, dividends are calculated using the Daily Balance Method which applies a daily periodic rate to the balance in the account each day.

6. ACCOUNT LIMITATIONS. See separate Deposit Rate Schedule.

7. FEES FOR OVERDRAWING ACCOUNTS. Fees may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

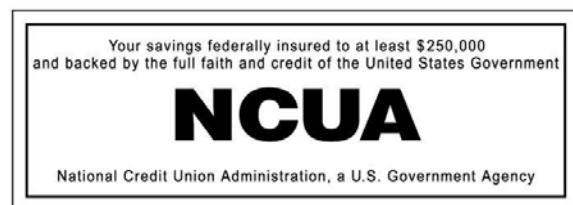
8. MEMBERSHIP. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

| | |
|---------------------------|---------|
| Par Value of One Share | \$25.00 |
| Number of Shares Required | 1 |

9. RATES. The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on the separate Deposit Rate Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES. See separate fee schedule for a listing of fees and charges applicable to your account(s).

Please refer to the separate Deposit Rate Schedule provided with this disclosure for the rates, fees and additional terms applicable to your account at the Credit Union. The Credit Union may offer other rates for these accounts from time to time.



HERITAGE FAMILY CREDIT UNION

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