



THIS DISCLOSURE CONTAINS YOUR 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 UNITED STATES SENATE 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 Gold Source Checking Account established for You as set forth. For joint accounts, read singular pronouns in the plural.

GOLD SOURCE CHECKING ACCOUNT DISCLOSURE

The following Disclosure contains important information and the terms and conditions of the Share Draft Account recognized and referred to hereafter as the Senate Gold Source Checking Account and is provided as required by the Truth-In-Savings Act. Wherever used, "APY" means Annual Percentage Yield.

The effective date of this disclosure is _____.

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 (202) 224-2967 or 1 (800) 374-2758 to obtain current rate information.

Variable Rate Information. As of the effective date of this disclosure, the dividend rate was _____% with an APY of _____% on Your Account. 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.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the Credit Union in a Primary Savings Account. The par value of a share in this Credit Union is \$5.00. If the balance in Your Primary Savings Account drops below the par value of one share (\$5.00), for a period of six months or more, We may, at Our option, close Your Account. The minimum balance required to open this Account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in Your Account each day to avoid a fee.

Transaction Limitations. No transaction limitations apply to this Account.

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 compounded daily and will be credited monthly on the 1st day of each month. Accrued dividends will be paid when You close Your Account. Withdrawing all funds for the purpose of closing Your Account entitles payment of accrued but un-credited dividends.

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.

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