

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 Membership and Account Agreement and Funds Availability Policy Disclosure 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 Schedule of Fees and Charges 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.

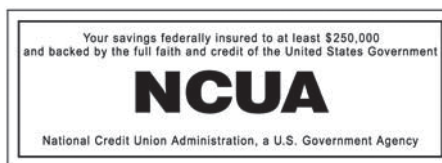
8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$25.00

Number of Shares Required 1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account History	\$1.00/Page
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Deposit Item Copy	\$2.00/Item
Deposit Item Return	\$5.00/Item
Money Order	\$1.50/Money Order
Statement Copy	\$1.00/Copy
Stop Payment Teller Check	\$5.00/Item
Teller Check	\$3.00 after 1 free per day
Teller Check Copy	\$10.00/Item
Transaction Voucher Copy	\$5.00/Item
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$10.00/Transfer
SHARE DRAFT ACCOUNT FEES	
Certified Draft	\$3.00/Draft
NSF	\$10.00/Item (each submission/resubmission)
Overdraft Transfer	\$1.50/Transfer
Paid Draft Copy	\$2.00/Item
Paid Draft Original	\$5.00/Item
Returned Item	\$10.00/Item
Share Draft Printing	Prices may vary depending upon style
Stop Payment	\$3.00/Request
EFT FEES	
ACH (EFT) Item Returned	\$10.00
ATM	\$0.75/Withdrawal, transfer, or inquiry after 3 free per month
Debit Card Replacement	\$5.00/Card
POS	None
Stop Payment	\$3.00



Truth-in-Savings Disclosure

Savings/Transaction Accounts

CONNECTICUT
STATE EMPLOYEES
CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106
(860) 522-5388
www.csecreditunion.com

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	/	Daily	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Daily Balance	—
Special Purpose Club	/	Daily	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
<input type="checkbox"/> Christmas Club <input type="checkbox"/> Vacation Club	/	Daily	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	Account withdrawal limitations apply.
IRA Savings	/	Daily	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Daily Balance	—
Share Draft	/	Daily	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Daily Balance	—

ACCOUNT DISCLOSURES

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 quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

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 the dividend period applicable to each account are stated in the 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. For all accounts, 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each

account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. For Vacation Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after April 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Vacation Club account, you may close it. For Regular Share, Special Purpose Club, IRA Savings, and Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each