Home Equity Early Disclosure

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT PLAN

This disclosure contains important information about our Home Equity Line of Credit Plan. You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS: All of the terms described below are subject to change. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you pay to us or anyone else in connection with your application.

SECURITY INTEREST: We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS: We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if

For Wisconsin Borrowers Only: (1) you fail to make a required payment when due two times within a twelve month period, or (2) your failure to observe the terms of this plan materially impairs the condition, value or protection of, or our rights in, the property securing this plan.

For All Other Borrowers: (1) you engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms of this plan, or (3) your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if (1) any reasons mentioned above exist; (2) the value of the dwelling securing the line declines significantly below its appraised value for purposes of the line; (3) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (4) you are in default of a material obligation of the agreement; (5) government action prevents us from imposing the annual percentage rate provided for in the agreement; (6) the priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit line; (7) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice; (8) the maximum annual percentage rate is reached, or (9) For Wisconsin Borrowers Only: you engage in fraud or material misrepresentation in connection with this plan.

MINIMUM PAYMENT REQUIREMENTS: You can obtain credit advances for 10 years. This period is called the "draw period." At our option, we may renew or extend the draw period. The length of the repayment period will depend on the balance at the time of the last advance you obtain before the draw period ends. You will be required to make monthly payments during both the draw and repayment periods. At the time you obtain a credit advance a payoff period of 180 monthly payments will be used to calculate your payment. The payoff period will always be the shorter of the payoff period for your outstanding balance or the time remaining to the maturity date. Your payment will be set to repay the balance after the advance, at the current annual percentage rate, within the payoff period. Your payment will remain the same unless you obtain another credit advance. Your payment will include any amounts past due and any amount by which you have exceeded your credit limit, and all other charges. Your payment will never be less than the smaller of $100.00, or the full amount that you owe.

MINIMUM PAYMENT EXAMPLE (Non-Discount): If you made only the minimum monthly payment and took no other credit advances it would take 14 years 7 months to pay off a credit advance of $10,000 at an **ANNUAL PERCENTAGE RATE** of 8.5%. During that period, you would make 174 payments of $100.00 and one (1) final payment of $65.97.

MINIMUM PAYMENT EXAMPLE (Discount): If you made only the minimum monthly payment and took no other credit advances it would take 13 years 10 months to pay off a credit advance of $10,000 at an **ANNUAL PERCENTAGE RATE** of 8.0%. During that period, you would make 165 payments of $100.00 and one (1) final payment of $41.68.

FEES AND CHARGES: In order to open, use and maintain a line of credit plan, you must pay the following fees to us:

You must pay certain fees to third parties to open the plan. These fees generally total between $0.00 and $600.00. If you ask, we will provide you with an itemization of the fees you will have to pay third parties.

FEE REIMBURSEMENT: The Lender may have paid some third party fees associated with this loan. Please refer to the Home Equity Addendum provided at account opening for an itemization of the third party fees paid by the Borrower (if applicable), and those paid by the Lender on the Borrowers behalf. The Borrower agrees to reimburse the Lender the actual amount of bona fide third party fees paid on the Borrowers behalf, as permitted by applicable law, if the plan is terminated within thirty (30) months from its inception.

PROPERTY INSURANCE: You must carry insurance on the property that secures this plan. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance if it is available. The following notice is required by New York law. You are required to obtain property insurance on the property that is security for your mortgage loan. We cannot require you to obtain an insurance policy in excess of the replacement cost of the improvements on the property securing the loan.

REFUNDABILITY OF FEES: If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.

TAX DEDUCTIBILITY: You should consult a tax advisor regarding the deductibility of interest and charges for the plan.

ADDITIONAL HOME EQUITY PLANS: Please ask us about our other available home equity line of credit plans.

VARIABLE RATE FEATURE: This plan has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum payment may change as a result. The annual percentage rate includes only interest and no other costs. The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates column of *The Wall Street Journal,* on the last business day of each calendar month. When a range of rates has been published the highest rate will be used.

To determine the annual percentage rate that will apply to your account, we add a margin to the value of the Index. The margin you will receive is based on your creditworthiness and the loan-to-value ratio. Please ask the credit union the margin you qualify for.

If the initial annual percentage rate is "discounted" - it is not based on the index and margin used for later rate adjustments. We have recently offered a discounted rate that was in effect for six (6) months. Ask us for the current index value, margin, discount and annual percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you.

RATE CHANGES: The annual percentage rate can change on the first day of each month. The rate cannot increase or decrease more than 3.0 percentage points at each adjustment. The initial discount rate will not be taken into account in applying this periodic rate cap. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 21.0% or the maximum permitted by law, whichever is less. However, under no circumstances will your **ANNUAL PERCENTAGE**

RATE go below 4.0% at any time during the term of the plan. The minimum **ANNUAL PERCENTAGE RATE** you receive may be different and will be based on your credit worthiness and loan-to-value ratio. A representative minimum rate of 4.00% has been used in the payment examples throughout this disclosure. Please ask the credit union for the minimum rate you qualify for.

MAXIMUM RATE AND PAYMENT EXAMPLES: If you had an outstanding balance of $10,000, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 21.0% would be $183.14. This annual percentage rate could be reached at the time of the 5th payment if there is no discount. This annual percentage rate could be reached at the time of the 7th payment if there is a discount.

HISTORICAL EXAMPLE: The following table shows how the annual percentage rate and the minimum payments for a single $10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are as of the last business day of January of each year. While only one payment per year is shown, payments may have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

WALL STREET JOURNAL PRIME RATE INDEX TABLE (Non-Discount)

Year (as of the last business day of January)	Index (Percent)	Margin[1] (Percent)	**ANNUAL PERCENTAGE RATE**	Monthly Payment (Dollars)
2010…………………………………………………………………………………………..	3.250	0.000	4.000[2]	$100.00[3]
2011…………………………………………………………………………………………..	3.250	0.000	4.000[2]	$100.00[3]
2012…………………………………………………………………………………………..	3.250	0.000	4.000[2]	$100.00[3]
2013…………………………………………………………………………………………..	3.250	0.000	4.000[2]	$100.00[3]
2014…………………………………………………………………………………………..	3.250	0.000	4.000[2]	$100.00[3]
2015…………………………………………………………………………………………..	3.250	0.000	4.000[2]	$100.00[3]
2016…………………………………………………………………………………………..	3.500	0.000	4.000[2]	$100.00[3]
2017…………………………………………………………………………………………..	3.750	0.000	4.000[2]	$100.00[3]
2018…………………………………………………………………………………………..	4.500	0.000	4.500	$100.00[3]
2019…………………………………………………………………………………………..	5.500	0.000	5.500	$100.00[3]
2020…………………………………………………………………………………………..	4.750	0.000	4.750	$100.00[3]
2021…………………………………………………………………………………………..	3.250	0.000	4.000[2]	
2022…………………………………………………………………………………………..	3.250	0.000	4.000[2]	
2023…………………………………………………………………………………………..	7.500	0.000	7.500	
2024…………………………………………………………………………………………..	8.500	0.000	8.500	

(1) This is a margin we have used recently; your margin may be different.
(2) This **ANNUAL PERCENTAGE RATE** reflects a 4.000% floor.
(3) This payment reflects the minimum payment of $100.00.

WALL STREET JOURNAL PRIME RATE INDEX TABLE (Discount)

Year (as of the last business day of January)	Index (Percent)	Margin[1] (Percent)	**ANNUAL PERCENTAGE RATE**	Monthly Payment (Dollars)
2010…………………………………………	3.250	-0.500	2.990[2]	$100.00[4]
2011…………………………………………	3.250	-0.500	4.000[3]	$100.00[4]
2012…………………………………………	3.250	-0.500	4.000[3]	$100.00[4]
2013…………………………………………	3.250	-0.500	4.000[3]	$100.00[4]
2014…………………………………………	3.250	-0.500	4.000[3]	$100.00[4]
2015…………………………………………	3.250	-0.500	4.000[3]	$100.00[4]
2016…………………………………………	3.500	-0.500	4.000[3]	$100.00[4]
2017…………………………………………	3.750	-0.500	4.000[3]	$100.00[4]
2018…………………………………………	4.500	-0.500	4.000	$100.00[4]
2019…………………………………………	5.500	-0.500	5.000	$100.00[4]
2020…………………………………………	4.750	-0.500	4.250	$49.84[5]
2021…………………………………………	3.250	-0.500	4.000[3]	
2022…………………………………………	3.250	-0.500	4.000[3]	
2023…………………………………………	7.500	-0.500	7.000	
2024…………………………………………	8.500	-0.500	8.000	

[1] This is a margin we have used recently; your margin may be different.
[2] This **ANNUAL PERCENTAGE RATE** reflects a discount that we have provided recently; your plan may be discounted by a different amount.
[3] This **ANNUAL PERCENTAGE RATE** reflects a 4.000% floor.
[4] This payment reflects the minimum payment of $100.00.
[5] This payment is lower than previous payments due to a January final payment.

The Credit Union and borrower acknowledge and agree that: (1) all the documents that are part of this transaction, and any future transactions, and are retained by the credit union will be retained electronically in the form of an imaged copy, and (2) the original copies of the loan documents will be destroyed. Both parties further agree that the imaged copies of these loan documents shall be recognized and serve as the originals for all purposes, including, but not limited to, disputes, litigation, or collection efforts that arise from the transaction.