



Truth-in-Savings Disclosure as of August 1, 2021

The rates, fees, and terms applicable to your account are provided with this Truth-in-Savings Disclosure. One Nevada may offer other rates from time to time.

RATE SCHEDULE									
Account Type	DIVIDENDS Rate = Dividend Rate; APY = Annual Percentage Yield				BALANCE REQUIREMENTS				Account Limitations
	Rate / APY	Dividends Compound	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid Fee	Minimum Balance to Earn APY	Dividend Calculation Method	
Share Savings	0.05% / 0.05%	Monthly	Monthly	Monthly	\$5	n/a	\$1	Average Daily Balance	Account transfer and withdrawal limitations apply. See next page.
Share & IRA Certificates									
3-month	0.25% / 0.25%	Daily	Monthly	Monthly	\$250	n/a	\$1	Average Daily Balance	Early withdrawal penalties may apply. See next page.
6-month	0.30% / 0.30%								
1-year	0.35% / 0.35%								
2-year	0.40% / 0.40%								
3-year	0.40% / 0.40%								
4-year	0.40% / 0.40%								
Money Market & Money Market IRA									
\$1-\$4,999.99	0.10% / 0.10%	Monthly	Monthly	Monthly	\$100	n/a	\$1	Average Daily Balance	Account transfer and withdrawal limitations apply. See next page.
\$5,000-\$24,999.99	0.10% / 0.10%								
\$25,000+	0.15% / 0.15%								
Preferred Money Market	0.25% / 0.25%	Monthly	Monthly	Monthly	\$100	n/a	\$1	Average Daily Balance	Brokerage account required.
One Checking	n/a	n/a	n/a	n/a	\$20	\$2,000* average daily balance	n/a	n/a	n/a
One Checking Rewards	n/a	n/a	n/a	n/a	\$20	\$5 monthly fee	n/a	n/a	n/a

*\$2,000 average daily balance OR complete 15 signature-based, debit card transactions monthly to avoid fee.





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.

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 **Share Savings, Money Market, Money Market IRA, and Preferred Money Market** accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. **Money Market and Money Market IRA** accounts are Tiered Rate accounts. If your Average Daily Balance is from \$0 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed in the Rate Schedule will apply. If your Average Daily Balance is from \$5,000 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$25,000 or more, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once you meet a particular range, the Dividend Rate & Annual Percentage Yield for that balance range will apply to the full balance of your account.

NATURE OF DIVIDENDS. We pay dividends from current income and available earnings after required transfers to reserves at the end of the dividend period.

DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends and the dividend period applicable to each account are as stated on the previous page. 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 and last calendar day of the period.

DIVIDEND ACCRUAL. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit. If you close your account before we credit accrued dividends, you will not receive the accrued dividends.

BALANCE INFORMATION. To open any account, you must deposit, or already have on deposit, at least the par value of one full share in a Share Savings account. The par value amount is \$5. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are as stated on the previous page. For **Share Savings** accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If you do not meet the minimum Daily Balance, you will not earn the stated Annual Percentage Yield. For **Money Market or Money Market IRA** accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If you do not meet the minimum Average Daily Balance each day of the dividend period, you will not earn the stated Annual Percentage Yield.

For accounts using the Daily Balance method, we calculate dividends by applying a daily periodic rate to the balance in the account each day. For accounts using the Average Daily Balance method, we calculate dividends by applying a periodic rate to the Average Daily Balance in the account for the dividend period. We calculate the Average Daily Balance by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

ACCOUNT LIMITATIONS. For **Money Market IRA** accounts, you may not make any withdrawals or transfers to another credit union account or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party. The **Preferred Money Market** account is a relationship-based account. To open this account, you must fund an investment account or insurance product, as offered through our broker/dealer, CUSO Financial Services, L.P. (CFS). The investment account can be opened either via the self-directed option online through eVISION or through a registered CFS representative. You can obtain insurance policies through a licensed agent. To maintain access to this account you must have established an investment position (via equity shares and/or mutual funds or an annuity contract) of at least \$25,000 from the date that you open the Preferred Money Market account. The NCUA/NCUSIF federally insures deposits maintained in the Preferred Money Market account up to \$250,000. The Preferred Money Market account is not available for IRA accounts held by One Nevada. Investments placed through CFS or any insurance company are not NCUA insured nor credit union guaranteed and may lose value. For **Share Certificate** accounts, you may not make any account additions until the maturity date stated on the account. You may make principal withdrawals from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You cannot withdraw dividends from your account before maturity. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after we credit them to your account. This dividend withdrawal limitation does not apply if you arranged to have dividends credited to another account in lieu of having them credited to this account. We may impose early withdrawal penalties for withdrawals before account maturity. If your account has an original maturity of one year or less, the penalty we may impose will equal 90 days' dividends on the amount withdrawn subject to penalty or dividends since date of issuance, whichever is less. If your account has an original maturity of more than one year, the penalty we may impose will equal 180 days' dividends on the amount withdrawn subject to penalty or dividends since date of issuance, whichever is less. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax-qualified plan.

OVERDRAWN ACCOUNT FEES. We may impose fees on each check, draft, item, ATM card withdrawal, debit card purchase, 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 other item. Please consult the Funds Availability Policy in your Membership Agreement for information regarding the availability of funds. We may impose fees for overdrawing your account 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. Items clear your account in the order we receive them daily. Please refer to the Fee Schedule for current fee information.

