

Creighton Federal Regular Savings Disclosure

Important Disclosure – Regular Savings

The following information is provided to you pursuant to the requirements of the Truth in Savings Act and Regulation DD of the Federal Reserve Regulations. Regulation DD requires depository institutions to disclose the terms of deposit accounts to consumers. However, the terms described in this disclosure are subject to change at any time.

DEPOSIT CONSUMER ACCOUNTS The following disclosures apply to deposit consumer accounts maturing in more than one month and that are automatically renewable.

Rate Information:

Savings Accounts (Share Account): The Annual Percentage Yield for savings accounts is 0.05%. The Interest Rate for savings accounts is 0.04%. The Annual Percentage Yield and the interest rate may change every dividend period. Changes to these yields and rates are within Creighton Federal Credit Union's discretion.