

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the above accounts.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. 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 a 365 day period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

4. Accrual of Dividends. Dividends will accrue on cash and non-cash deposits (e.g. checks) on the business day a deposit is made to your account. If you close your account before the end of the dividend period, accrued dividends will be paid.

5. Balance Information. The minimum balance required to open each account is set forth above, and calculated using the Average Daily Balance method. The Average Daily Balance method is determined by adding the full principal amount in the account for each day of the period and dividing this figure by the number of days in the period.

6. Account Limitations. Account Limitations for each account are set forth above. For a Share Savings Account (or Money Market Account, if applicable) in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be subject to a fee or may be closed.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with Gardiner FCU regarding your account(s), you may contact Gardiner FCU and attempt to resolve the problem directly. If Gardiner FCU fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions, Consumer Outreach Program, 36 State House Station, Augusta, ME 04333-0036.

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address:

<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation. When your complaint involves a federally-chartered credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal agency and inform you to whom it has been referred.