

Welcome to Truliant.

Your guide to information about your new banking relationship.

Product Guide – Deposit Account Information Chart

WJC Deposit Account Name	Truliant Account Name	Important Details
Club Account	Christmas Club	<ul style="list-style-type: none"> Funds accumulated in your Christmas Club account will automatically transfer to your Membership Savings account each year on the 1st of November You can withdraw from your account at any time without penalty
Primary Share	Membership Savings	<ul style="list-style-type: none"> Your Membership Savings account establishes your primary membership with Truliant \$5 minimum balance requirement
Savings	Regular Savings	<ul style="list-style-type: none"> Your Regular Savings account is considered a secondary savings account. Membership Savings accounts reflect the primary membership with Truliant Your savings account will retain its existing terms and conditions There is no withdrawal penalty or limit to the number of times you can withdraw from your account
12 – 36 Month Time Deposit	Certificate Account	<ul style="list-style-type: none"> Interest accrues daily and is posted monthly Truliant offers tiered rates based on balances for all certificate account terms At maturity, you will have 7 days to withdraw or move the funds penalty free or the certificate will automatically roll into a new certificate with the same or like term 180 days of dividends or the total dividends earned if closing prior to 180 days of the opening/renewal date
48 – 60 Month Time Deposit	Certificate Account	<ul style="list-style-type: none"> Interest accrues daily and is posted monthly Truliant offers tiered rates based on balances for all certificate account terms At maturity, you will have 7 days to withdraw or move the funds penalty free or the certificate will automatically roll into a new certificate with the same or like term 365 days of dividends or the total dividends earned if closing prior to 365 days of the opening/renewal date

* Please review the enclosed Account Terms and Truth in Savings Disclosures booklet for specific fee information related to Truliant deposit accounts.

Product Guide – Loan Account Information Chart

WJC Account	Truliant Account	Important Details
Boat	New and Used Boats	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
Collateral	New and Used Rec Vehicle	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
Motorcycle	New and Used Motorcycle	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
New Auto	New Auto Direct	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
Open End Loan	Personal Convenience	<ul style="list-style-type: none"> You will receive a separate communication outlining the specific details about your Open End Loan
RV	New and Used Rec Vehicle	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
Share Secure	CD Secured	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
Signature Loan	Personal Convenience	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions
Term Loan	Personal Convenience	<ul style="list-style-type: none"> Your loan account will retain its existing terms and conditions