

**Queen of Peace Arlington
Federal Credit Union**
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**RATE AND FEE SCHEDULE
Share Certificate Accounts**

The rates, fees and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

Effective Date: **Jan 15, 2012** Maturity Date ____

Share Certificate Account

Minimum Opening Deposit: \$1,000.00
Dividends Compounded: Monthly
Dividends Credited: Monthly (Last day of month)
Dividend Period: Calendar Month
Additional Deposits Allowed During Term: No
Destination of credited dividends: To certificate, unless regular shares, as requested

TERM	Dividend Rate	Annual Percentage Yield
	%	%
		Fixed
6 Month (under \$10,000)	0.30%	0.30%
6 month (\$10,000 and over) (includes terms between 6 months and under 12 months)	0.35%	0.35%
12 Month	0.40%	0.40%
12 month (\$10,000 and over) (includes terms between 12 months and under 24 months)	0.50%	0.50%
24 Month	0.65%	0.65%
24 month (\$10,000 and over) (includes terms between 24 months and under 36 months)	0.75%	0.75%
36 Month	0.95%	0.95%
36 month (\$10,000 and over) (includes terms between 36 months and under 48 months)	1.045%	1.05%
48 Month	1.19%	1.20%
48 month (\$10,000 and over)	1.29%	1.30%

Truth in Savings Account Disclosures

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule 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 Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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

Dividends Compounding and Crediting. The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend period and ends on the last calendar day of the Dividend Period.

Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Certificate accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Dividends. For Share Certificate accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day when you make the deposit to your account.

Transaction Limitations. After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule. For Share Certificate accounts, withdrawal of posted dividends is allowed without penalty. Withdrawals of principal of at least \$1,000 are allowed, as long as the balance does not go below \$1,000.

Maturity. Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty. For Share Certificate accounts, the amount of the early withdrawal penalty for your accounts is 90 days dividends for terms UNDER 24 months and 180 days dividends for terms of 24 months and longer, calculated without compounding. Dividends will be credited to the day of the withdrawal.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction

Renewal Policy. For Share Certificate accounts, your account will automatically renew for another term upon maturity, unless you request otherwise at initial purchase or renewal. If the initial term of the certificate is NOT either 6 months OR a multiple of 12 months, the any automatic renewal will be for 6 months (if less than 12 month term) OR the lower even numbered 12 month period. For Share Certificate accounts, you have a grace period of ten (10) calendar days after maturity during which you may withdraw funds in the account without being charged an early withdrawal penalty. If funds are withdrawn during the grace period, no dividends will be earned from the maturity date.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of the owner, except as allowed for loans with this credit union.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

N C U A

National Credit Union Administration, A U.S. Government Agency

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. In you have any questions or require current rate and fee information on your accounts, please call the Credit Union.