

RATE AND FEE SCHEDULE – SHARE ACCOUNTS

The rates, fees, 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.

Last Dividend Declaration Date: **Jan 15, 2012** (as applicable) Prospective Dividend Rates for Month of: **Feb 2012**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U. S. Government NCUA National Credit Union Administration, a U.S. Government Agency	<u>Regular Share Account</u>	<u>Special Share Account</u>	<u>Christmas Club Share Account</u>	<u>Vacation Club Share Account</u>
DIVIDENDS	0.25%/0.25%	0.25%/0.25%	0.25%/0.25%	0.25%/0.25%
Dividend Rate/Annual Percentage Yield (APY)	0.25%/0.25%	0.25%/0.25%	0.25%/0.25%	0.25%/0.25%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly (Last day of month)	Monthly (Last day of month)	Monthly (Last day of month)	Monthly (Last day of month)
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS				
Minimum Opening Deposit	\$25.00	\$25.00	\$25.00	\$25.00
Minimum Balance to Avoid Service Fee See Share Account Fees, below	\$25.00	\$25.00	\$25.00	\$25.00
Minimum Balance to Earn Stated APY	\$25.00	\$25.00	\$25.00	\$25.00
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance
Account Limitations See Section 6 below	Account Transfer Limitations apply.	Account Transfer Limitations apply.	Account Transfer Limitations apply.	Account Transfer Limitations apply.

Truth in Savings Account Disclosures

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

1. 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 all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. All accounts are Tiered Rate Accounts. If your Daily Balance is from \$25.00 to \$99.99, the first Dividend Rate and Annual Percentage Yield listed for the account will apply. If your Daily Balance is \$100.00 or above, the second Dividend Rate and Annual Percentage Yield listed for the account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

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

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Rates and Annual percentage Yields are the rates and yields as of the last dividend declaration date OR the prospective Dividend rate for the period, as set forth in the Rate Schedule.

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

account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will NOT be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For all accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed

Note: The rates and fees appearing in this Schedule are accurate and effective for deposit accounts as of the Last Dividend Declaration Date or the Prospective Dividend for the Month, as applicable, on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

FEE SCHEDULE

Share Account Fees

Christmas Club Share Account Withdrawal fee: 3% of the withdrawal amount (\$5.00 minimum) for withdrawals before November 1. Vacation Club Share Account Withdrawal fee: 3% of the withdrawal amount (\$5.00 minimum) for withdrawals before May 1.

A Returned Check fee of \$10.00 is charged for any check received that is returned. A fee of \$10.00 is also charged for any authorized electronic transfer returned. A fee of \$1.25 is charged if you do not notify us of a change of address and we receive mail back from the post office.

A low balance fee of \$3.00 per quarter is charged if the balance in your account is below \$25 for an entire calendar quarter. Note: this fee is not charged during the initial period during which the balance may be brought up to the required \$25.00. A fee of \$7.50 per quarter is charged if there is no activity on your account (other than fees and dividends) for 36 months and the balance is under \$100.00. Only the applicable fee (\$7.50 or \$3.00 will be charged, not both) in one quarter.

Credit Union Membership

Membership Share: \$25.00 par value; Membership fee: \$ 1.00