

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share/Savings Account	.050%/.05%	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$300.00	Daily Balance	Account transfer limitations apply
Share Club Account	.050%/.05%	Quarterly	Quarterly	Calendar Quarter	—	—	\$300.00	Daily Balance	Account transfer limitations apply
CU Saves Share	.200%/.20%	Quarterly	Quarterly	Calendar Quarter	—	—	—	Daily Balance	Account transfer limitations apply
CU Saves IRA Share	.200%/.20%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	Account transfer limitations apply
IRA Share/Savings Account	.200%/.20% .250%/.25% .300%/.30%	Monthly	Monthly	Calendar Month	—	—	\$300.00	Daily Balance	Account transfer limitations apply
Superior Money Max Account	.200%/.20% .250%/.25% .300%/.30%	Monthly	Monthly	Calendar Month	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer limitations apply
Standard Share Checking Account	0.00/0.00	—	—	—	—	—	—	—	—
Health Savings Checking Account	.200%/.20% .250%/.25% .300%/.30%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
iChecking Account	.100%/.10% .150%/.15% .200%/.20%	Monthly	Monthly	Calendar Month	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	—
Basic Checking	0.00/0.00	—	—	—	—	—	—	—	—
Fresh Start Checking	0.00/0.00	—	—	—	—	—	—	—	—

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.

**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 Share/Savings, Share Club account, and CU Saves Share account the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking Account the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Share/Savings and Share Club accounts are non Tiered Rate accounts. If your account balance is \$300.00 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The CU Saves Share and CU Saves IRA Share accounts are non Tiered Rate accounts. If your account balance is \$0.01 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The IRA Share/Savings account and Health Savings Checking Account are Tiered Rate accounts. If your account balance is from \$300.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Superior Money Max Account is a Tiered Rate account. If your account balance is from \$2,500.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The iChecking Account is a Tiered Rate account. If your account balance is from \$1,000.00 to \$9,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$10,000.00 to \$24,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$25,000.00 and over the third Dividend Rate and Annual Percentage Yield will apply. Once a particular balance 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 Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Accrual of Dividends.** For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Savings, Superior Money Max Account, Health Savings Checking, and iChecking if you close your account before accrued dividends are credited, accrued dividends will not be paid and are forfeited.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share/Savings, Share Club, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking 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 that period. For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking 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 Share/Savings, Share Club, and Superior Money Max Account 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. For CU Saves Share, CU Saves IRA Share, IRA Share/Savings, Standard Share Checking, and iChecking, and Health Savings Checking, no account limitations apply.

### FEE SCHEDULE

#### Checking Account Fees

MemberPROTECT.....	\$3.95 per month
Overdraft fee.....	\$3.00 per item*
NSF fee.....	\$20.00 per item**
Courtesy Pay fee.....	\$20.00 per item*
Bill Payment NSF fee.....	\$35.00 per item
Basic Checking.....	\$2.00 per month
Fresh Start Checking.....	\$5.00 per month
Stop Payment fee.....	\$20.00 per request
Check Printing fee.....	Prices may vary depending upon style
Check Copy fee.....	\$5.00 per item
Non-Personal Share Checking Account Service fee.....	\$6.00 per month
Non-Personal Premium Checking Account Service fee....	\$6.00 per month

#### Other Service Fees (applicable to all accounts)

Account Reconciliation fee.....	\$15.00 per hour
Account Research fee.....	\$15.00 per hour
Statement Copy fee.....	\$1.00 per copy
Deposited Item Return fee.....	\$10.00 per item
Wire Transfer (incoming) fee.....	\$15.00 per transfer
Wire Transfer (outgoing) fee.....	\$15.00 per transfer
Wire Transfer (foreign) fee.....	\$35.00 per transfer
Money Order fee.....	\$1.00 per money order
Inactive Account fee.....	\$5.00 per month after two (2) years***
Account Closure fee.....	\$25.00 if closed within 90 days of open
Foreign Check Collection fee.....	\$10.00 per item
Teller Check fee.....	\$2.00 each check
Fax fee.....	\$3.00, limit 4 pages
Tax Levy Processing fee.....	\$25.00 per order
Garnishment Processing fee.....	\$25.00 per order
Collection fee.....	\$10.00 per item
Card Replacement fee.....	\$5.00 per card
Payment by Phone.....	\$2.95 per payment
Checking below min Bal.....	\$5.00 per month
Return Mail fee.....	\$5.00 per return
Deposit Verification fee.....	\$5.00 per request
Share minimum balance fee.....	\$5.00 per month
Reloadable Debit Cards.....	\$4.95 per month

#### Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer fee.....	\$0.50
ATM Overdraft fee.....	\$10.00
ATM Transfer fee.....	\$3.00
Phone Payment (TEL).....	\$2.95
Preauthorized EFT NSF fee.....	\$20.00
Preauthorized Overdraft EFT Transfer fee.....	\$3.00

#### Safe Deposit Box Fees

Annual Rental		
<b>Size</b>		<b>Fee</b>
3 x 5.....		\$15.00
3 x 10.....		\$25.00
4 x 5.....		\$15.00
5 x 5.....		\$20.00
5 x 10.....		\$35.00
10 x 10.....		\$35.00
Drilling of Box fee:.....		\$275.00

#### Credit Union Membership

Membership Share: ..... \$5.00 par value

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. If you have any questions or require current rate and fee information on your accounts please call the Credit Union.

\*Fee applies when overdraft is created by check, ATM withdrawal, or other electronic means.

\*\*Item is each time there is a presentment for payment. One charge may be presented for payment multiple times and is an item each time.

\*\*\* Fee applies to memberships that are inactive for 24 months or more and have an actual balance of less than \$100.