

Rate Information. The dividend rate and APY on your Credit Union Regular Share Accounts and Money Market Accounts may change every dividend period as determined by the Credit Union Board of Directors. The dividend rate and APY disclosed reflect the dividend rate and APY as of last dividend declaration date. The interest rate and APY on Certificates of Deposit are fixed and will be paid until the first maturity date on the Certificate. The disclosed interest rate and APY for Certificates of Deposit are those that were offered within the most recent seven calendar days.

Compounding and Crediting.

(a) Regular Share Accounts. Dividends on all Regular Share Accounts will be compounded quarterly and credited quarterly. The dividend period is quarterly, for example, the beginning date of the first dividend period of calendar year is January 1st, and the ending date of such dividend period is March 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period and for the example, is April 1st.

(b) Certificates of Deposit. Interest on your Certificate of Deposit is compounded quarterly and certified quarterly. For Certificates with a term of (12) twelve month or longer, at your election, interest may remain in the Account until maturity, or may be paid to you quarterly by transfer to your Regular Share Account or by check mailed directly to you.

(c) Money Market Accounts. Dividends on Money Market Accounts will be compounded monthly and credited monthly. The dividend period is monthly, for example, the beginning date of the first period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending date of a dividend period and for the example is February 1st.

Minimum Balance Requirements. The minimum balance required to open a Share Draft Account is \$100.00. Please refer to the Rate Schedule for minimum balance requirements for other Accounts.

Effect of Closing. If you close your Regular Share Account before dividends are paid, you will not receive the accrued dividends.

Balance Computation Method. Dividends on your Regular Share Account and Money Market Account and interest on your Certificates of Deposit are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the Account for the period. The average daily balance is calculated by adding the balance in the Account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends and Interest. Dividends on your Regular Share Account and Money Market Account, and interest on you Certificates of Deposit will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your Account.

Transaction Limitations.

(a) During any calendar month you may not make more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, from your Regular Share Account to another Account of yours or to a third party by means of a preauthorized or automatic transfer (including overdraft protection) or telephonic (including data transmission) agreement, order or instruction. No more than three of the six may be made by check, draft, debit card or similar order payable to third parties. For each transaction that exceeds these limits, you will be charged an Excess Withdrawal Fee as disclosed in this Schedule. If you regularly exceed these transfer limitations, your Account may be closed.

(b) For your Regular Share and Money Market Accounts, we reserve the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before such withdrawal. A membership share may not be withdrawn unless membership in the Credit Union is terminated.

(c) Your Certificates of Deposit, after your Certificate Account is opened you may not make deposits into the Account until the maturity date sated on the Certificate. Your Certificates of deposit are nontransferable and nonnegotiable except for use as collateral on any loans you may obtain from us.

(d) For your Money Market Accounts, during any calendar month you may not make more than six transfers and withdrawals, or a combination of such transfers and withdrawals, from your Account to another Account of yours or to a

third party by means of a preauthorized or automatic transfer (including the Access 24 voice response unit). No more than three of these six transfers or withdrawals may be made by check, draft, or a similar order payable to third parties. In addition, withdrawals from your Money Market Account by any means (whether preauthorized or automatic, in-person, or check withdrawals) are limited to a total of six per month and no more than three of these six withdrawals may be made by check. If you exceed the withdrawal limitations during any month, you will be charged an Excess Withdrawal Fee for each excessive withdrawal as set forth in the Fee Schedule.

#### Certificates of Deposit-Additional Disclosures

(a) Withdrawal of Interest Prior to Maturity. The annual percentage yield is based on an assumption that interest will remain in the Account until maturity. A withdrawal will reduce earnings.

(b) Penalties for Early Withdrawal of Principal. We may impose a penalty if you withdraw any of the principal in your Account before the maturity date. The penalty will equal ninety (90) days' interest on your account. The penalty will be imposed regardless of whether interest equal to the amount of the penalty has been earned at the time of withdrawal. To the extent that interest in the Account at the time of withdrawal is insufficient to pay the entire penalty assessed, the penalty will be assessed against principal. We may waive any penalty for early withdrawal of principal in the event of death of the owner of the Certificate.

(c) Renewal Policy. Your Certificate of Deposit will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the Account without being charged an early withdrawal penalty.

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

Par Value of Shares. The par value of a regular share in this Credit Union is \$5.00.

National Credit Union Share Insurance Fund. Member Accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What that means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.