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## Checking Rate and Fee Schedule

Last Dividend Declaration Date

The rates 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.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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
Simply Free Checking Account	/	---	---	---	\$25.00	---	---	---	---
Member's Advantage Checking Account	/	Monthly	Monthly	Monthly (calendar)	\$500.00	\$500.00	\$100.00	Daily Balance	---
Market Reward Checking Account	/	Monthly	Monthly	Monthly (calendar)	\$5,000.00	\$5,000.00	\$.01	Daily Balance	---
	/								
	/								
	/								

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share draft 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 Member's Advantage and Market Reward Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Market Reward Checking account is a Tiered Rate account. If your account balance is \$4,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$5,000.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$10,000.00 to \$24,999.99 the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$25,000.00 to 49,999.99 the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is greater than \$50,000.00, the fifth Dividend Rate and Annual Percentage Yield listed for this 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. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

**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 frequency of dividends and dividend period applicable to each account are stated 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 all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

**5. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Member's Advantage and Market Reward Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Member's Advantage, and Market Reward Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For all accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

## FEE SCHEDULE

### Simply Free Checking Fees

- Service Charge.....\$0.00/Month

### Member's Advantage Checking Fees

- Service Charge.....\$6.00/Month

### Market Reward Checking Fees

- Service Charge.....\$25.00/Month

### Account Fees

- NSF Fee .....\$28.00/Item
- Check Representment Fee .....\$15.00/Item
- Overdraft Privilege .....\$28.00/Item
- Overdraft Protection .....\$2.00/Item
- Returned Item Fee.....\$28.00/Item
- Stop Payment Fee.....\$28.00/Request
- Check Printing Fee .....Prices may vary  
depending upon style
- Temporary Checks Fee.....\$3.00/eight checks  
Maximum of eight

### Other Service Fees

- Account Reconciliation .....\$15.00/Hour  
One hour minimum
- Account Research .....\$25.00/Hour  
One hour minimum
- Statement Copy Fee.....\$3.00/Page
- Deposited Item Return Fee .....\$28.00/Item
- Official Check .....\$3.00/Check
- Money Order.....\$2.00/Item

- Legal Process Fee.....\$25.00/Item  
Plus attorneys fees
- Account Closure Fee .....\$10.00/Account  
If closed within 120 days
- Travelers Check.....\$1.00/\$100.00
- Travelers Check For Two .....\$1.50/\$100.00
- American Express Gift Checks.....\$2.50/Check
- Returned Mail Fee .....\$5.00/Month
- Wire Transfer Fee (International).....\$30.00/Transfer  
Plus any additional fees
- Wire Transfer Fee (Domestic) .....\$15.00/Transfer  
Plus any additional fees
- Western Union (Domestic).....\$15.00/Item
- Western Union (International) .....\$30.00/Transfer  
Less than \$500.00
- Western Union (International) .....\$20.00/Transfer plus 2%  
of wire amount  
\$500.00 or more
- Wire Transfer Fee (Outgoing).....\$20.00/Transfer plus  
2.4%of wire amount  
To Commonwealth of  
Soviet States
- ATM Card .....\$12.00 per issue
- Visa Check Card.....FREE

### EFT Fees

- ATM Withdrawal/Transfer Fee.....\$1.00/Transfer  
At ATMs not owned by  
the credit union
- VISA Check Card Fee .....\$1.00/Withdrawal  
At ATMs not owned by  
the credit union
- VISA Check Card NSF Fee .....\$28.00/Item
- Preauthorized Debit NSF Fee.....\$28.00/Item

### BillPayer Fees

- Service Fee.....FREE
- NSF Fee.....\$28.00/Transaction

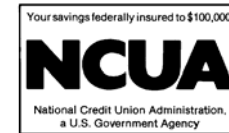
### Safe Deposit Box Fees

- Annual Rental Size 3x5.....\$25.00/Year
- Annual Rental Size 3x10.....\$35.00/Year
- Annual Rental Size 5x10.....\$65.00/Year
- Annual Rental Size 10x10.....\$100.00/Year
- Lost Key .....\$10.00
- Drilling of box .....\$125.00

### Share Value

- Par value of one share .....\$5.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration 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.



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