

Rate and Fee Schedule

Effective Date: July 1, 2011

This disclosure sets forth certain conditions, rates, fees and charges applicable to your share accounts at the credit union at this time. The credit union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time.

Rate Schedules

	Minimum Balance to Earn APY	Dividend Rate (APR)	Annual Percentag Yield (APY)	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Avoid Service Fee	Balance Method
Primary or Secondary Shares				\$5.00 (Primary only)	Monthly	Monthly	Monthly	n/a	Average Daily Balance
Tier 1	\$ 250.00	0.10%	0.10%						
2	\$ 2,000.00	0.20%	0.20%						
3	\$ 5,000.00	0.30%	0.30%						
4	\$ 20,000.00	0.40%	0.40%						
5	\$ 50,000.00	0.50%	0.50%						
Money Markets				n/a	Monthly	Monthly	Monthly	n/a	Average Daily Balance
Tier 1	\$ 2,000.00	0.30%	0.30%						
2	\$ 5,000.00	0.40%	0.40%						
3	\$ 10,000.00	0.40%	0.40%						
4	\$ 25,000.00	0.50%	0.50%						
5	\$ 50,000.00	0.60%	0.60%						
IRAs	n/a	0.50%	0.50%	n/a	Monthly	Monthly	Monthly	n/a	Average Daily Balance
Checking	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Average Daily Balance
Clubs	n/a	0.25%	0.25%	n/a	Monthly	Monthly	Monthly	n/a	Average Daily Balance
Summer Pay	n/a	0.50%	0.50%	n/a	Monthly	Monthly	Monthly	n/a	Average Daily Balance
Safari or MyFi Savings Clubs	n/a	0.25%	0.25%	\$20.00	Monthly	Monthly	Monthly	n/a	Average Daily Balance

Truth-In-Savings Account Disclosures

Rate Information: The Dividend Rate and Annual Percentage Yield (APY) on your accounts are stated above. The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on dividend rate and frequency of compounding for an annual period. The Dividend Rate and APY may change monthly as determined by the Board of Directors.

Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting: Dividends will be compounded and credited as stated above. The Dividend Period for all accounts is stated above and begins on the first calendar day of the period and ends on the last calendar day of the period.

Accrual of Dividends: Dividends will begin to accrue on cash and 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, accrued dividends will not be paid.

Balance Information: The minimum balance required to open each account is stated above. The minimum monthly balance required to avoid a service fee is stated above. For accounts using the average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. If the minimum average daily balance is not met, you will not earn the stated APY.

Account Limitations: The account limitations for each account are stated above. For a share savings account in which limitations apply, 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 or draft to a third party. If you exceed the limitations, your account may be subject to a fee. For Christmas Club accounts, the entire balance will be transferred to your share account during October of each year and the account will remain open. If you withdraw any of the account balance at any time, we will close your account and pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction. Any club account that falls below the required minimum balance must be closed. For Money Market Accounts, the minimum withdrawal is \$500.00.

Bylaw Requirements: The par value of each share is \$5 and this amount is the minimum balance in Regular Shares to maintain membership. We reserve the right to require written notice, of not more than 60 days, to withdraw funds from Regular Shares.