

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

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 Account	0.10 / 0.10	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.
Holiday Club Account	0.10 / 0.10	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Daily Balance	Account withdrawal limitations apply.
IRA Share Savings Account	0.15 / 0.15	Monthly	Monthly	Monthly (calendar)	\$25.00	---	---	Daily Balance	Account withdrawal limitations apply.
1st Class Checking Account	0.05 / 0.05	Monthly	Monthly	Monthly (calendar)	\$25.00	\$500.00	\$500.00	Daily Balance	---
ECO Free Checking Account	0.00 / 0.00	---	---	---	\$25.00	---	---	---	---
1st Select Checking (55 & Over) Account	0.05 / 0.05	Monthly	Monthly	Monthly (calendar)	\$25.00	---	---	Daily Balance	---
1st Priority Checking Account	0.05 / 0.05	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$500.00	Daily Balance	---
Classic Money Manager Account	0.10 / 0.10	Monthly	Monthly	Monthly (calendar)	\$5,000.00	\$5,000.00	\$5,000.00	Daily Balance	Account transfer limitations apply.
Money Manager Plus Account	0.15 / 0.15	Monthly	Monthly	Monthly (calendar)	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance	Account transfer limitations apply.
Premier Money Manager Account	0.20 / 0.20	Monthly	Monthly	Monthly (calendar)	\$50,000.00	\$50,000.00	\$50,000.00	Daily Balance	Account transfer limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure 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, Holiday Club, IRA Share Savings, 1st Class Checking, 1st Priority Checking and 1st Select Checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Classic Money Manager, Money Manager Plus and Premier Money Manager accounts, the Dividend Rate and Annual Percentage Yield may change at any time. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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, Holiday Club, IRA Share Savings, 1st Class Checking, 1st Priority Checking, 1st Select Checking, Classic Money Manager, Money Manager Plus and Premier Money Manager accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

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 any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For 1st Class Checking, Classic Money Manager, Money Manager Plus and Premier Money Manager 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, there will be a service fee as set forth on the reverse side. For 1st Class Checking, 1st Priority Checking, Classic Money Manager, Money Manager Plus and Premier Money Manager 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 Share, Holiday Club, IRA Share Savings, 1st Class Checking, 1st Priority Checking, 1st Select Checking, Classic Money Manager, Money Manager Plus and Premier Money Manager 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 Share, Classic Money Manager, Money Manager Plus and Premier Money Manager accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Holiday Club accounts, if you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Share Savings accounts (with the

exception of qualified education expenses for Coverdell Education Savings accounts), a fee will be imposed for withdrawals made prior to age 59 1/2. For 1st Class Checking, ECO Free Checking, 1st Priority Checking and 1st Select Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. Membership - As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

- Par Value of One Share \$5.00
- Number of Shares Required 1

FEE SCHEDULE

Share Account Fees

- Share Account Minimum Balance. \$ 5.00 per month (Single Service - Balance under \$100)****
 - Inactive Account.....\$ 10.00 (No activity for more than 12 months)****
(Does not include IRA savings or Escrow accounts)
 - Holiday Club Early Withdrawal..... \$ 15.00 per withdrawal
 - Excess Transactions..... \$ 20.00 per Item
- ****Excludes Members 18 and under

IRA Share Savings Account Fees

- Annual Maintenance.....\$ 10.00 per Year
- Opening Fee.....\$ 5.00 per Account
- Premature Withdrawal.....\$ 10.00 per Withdrawal
If prior to age 59 1/2, with the exception of qualified education expenses for Coverdell Education Savings accounts
- Account Closure.....\$ 20.00 per account if prior to age 59 1/2, with the exception of qualified education expenses for Coverdell Education Savings accounts.

Share Draft Account Fees

- NSF.....\$ 30.00 per item
- Courtesy Pay.....\$ 30.00 per item

- Draft Copy.....\$ 1.00 per copy after two (2) per month
- Returned Item.....\$ 25.00 per item
- Stop Payment.....\$ 30.00 per request
- Share Draft Printing.....Prices may vary depending upon style
- Inactive Account.....\$ 10.00 (No activity for more than 12 months)****
(Does not include Money Manager accounts)
- Overdraft Transfer.....\$ 5.00 per transfer

1st Class Checking Account Fees

- Monthly Service.....\$ 5.00 per month if the minimum balance is not maintained

1st Priority Checking Account Fees

- Monthly Service.....\$ 7.00 per month

ECO Free Checking Account Fees

- Mailed Statement.....\$ 5.00 per month if not enrolled in e-Statements

****Excludes Members 18 and under

Money Manager Account Fees

- Monthly Service.....\$ 20.00 per month, if minimum balance is not maintained
- NSF.....\$ 30.00 per item
- Returned Item.....\$ 25.00 per item
- Stop Payment.....\$ 30.00 per item
- Money Manager Check Printing.....Prices may vary depending upon style
- Draft Copy.....\$ 1.00 per copy after two (2) copies per month
- Excess Transactions.....\$ 20.00 per item
- Early Closure.....\$ 20.00 if closed within ninety (90) days

Other Service Fees (if applicable to all accounts)

- Account Re-open.....\$ 10.00
- Document Retrieval.....\$ 3.00 per page; \$20.00 per hour, minimum \$20.00
- Returned Mail.....\$ 5.00 per envelope
- Fax.....\$ 1.00 per page (no international)
- Account Reconciliation.....\$ 20.00 per hour
- Check Cashing.....5% of face value (min \$5.00 max \$50.00)
Applies to non-members and members with savings under \$100.00
- Escheatment.....\$ 20.00 per account
- Account Research.....\$ 20.00 per hour
- Foreign Check Processing Fee Canadian.....\$ 20.00 per item
- Other Foreign.....Varies per item
- Legal Action (garnishments/levies).....\$ 35.00 per item
- Loan Modification.....\$ 25.00 per occurrence
- Account Charge Off Processing...\$ 35.00
- Loan Subordination.....\$250.00
- On Us Non-Member Check Replacement.....5% of face value or \$5.00, whichever is greater
- Statement Copy.....\$ 3.00 per copy
- Returned Item.....\$ 25.00 per item
- Wire Transfer (Incoming).....No Charge

- Wire Transfer \$ 20.00 per transfer (Outgoing-Domestic).....

Other Service Fees-continued (if applicable to all accounts)

- ***Money Order.....\$ 2.00 per money order
 - ***Cashier's Check Withdrawal...\$ 3.00 per withdrawal, no charge if to member
- ***Except 1st Priority Checking Account Holders

Electronic Funds Transfer Fees

- Proprietary ATM Withdrawal..... No Charge
(Including CO-OP machines)
- Nonproprietary ATM Withdrawal/Transfer.....\$ 1.00 per transaction
- Rush Order.....\$ 25.00
- Ship card to branch for pickup.....\$ 20.00
- Card Replacement.....\$ 10.00 per card, no charge at reissue
- NSF.....\$ 30.00 per item
- Courtesy Pay.....\$ 30.00 per item
- Foreign Transaction.....1% of the amount of the transaction, calculated in U.S. dollars
- Overdraft Transfer.....\$ 5.00 per transfer
- Stop Payment.....\$ 30.00 per request
- Bill Pay Inactivity.....\$ 4.95 per month
- Bill Pay Check Image.....\$ 10.00 each
- Overnight Check Payment.....\$ 14.95
- Same Day Electronic Payment.....\$ 9.95

Popmoney Transaction Fees	\$1.00 - \$249.99	\$250.00 - \$999.99	\$1,000.00+
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Send Money (3-Day)	\$0.50	\$0.75	\$1.50
Send Money (Next-Day)	\$1.00	\$1.50	\$2.00
Request Money (3-Day)	\$0.50	\$0.75	\$1.50

- eGreetings.....\$.25
- Account to Account Transfers Incoming..... No Charge
- Outgoing.....\$ 2.00

Safe Deposit Box Fees

- Annual Rental
- Size: Fee:
- 3 x 5.....\$ 20.00
- 5 x 5.....\$ 30.00
- 3 x 10.....\$ 40.00
- 5 x 10.....\$ 50.00
- 6 x 10.....\$ 50.00
- 10 x 10.....\$ 80.00
- Replacement Key.....\$ 25.00
- Box Drilling..... At cost-Approximately \$180.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

