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# Investments Rate and Fee Schedule

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.

Effective Date:

Maturity Date:

	Dividend Rate (%)	APY (%)	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Term Share Certificate Step-Up Account</b>										
12 Month			Variable Rate	\$500.00	Monthly	Monthly	account's term	Not Allowed	Allowed - see Account Limitation section	Automatic
<input type="checkbox"/> <b>IRA Term Share Certificate Step-Up Account</b>										
12 Month			Variable Rate	\$500.00	Monthly	Monthly	account's term	Not Allowed	Allowed - see Account Limitation section	Automatic
<input type="checkbox"/> <b>Term Share Certificate Account</b>										
6 Month			Fixed	\$500.00	Monthly	Monthly	account's term	Not Allowed	Allowed - see Account Limitation section	Automatic
24 Month										
36 Month										
48 Month										
60 Month										
<input type="checkbox"/> <b>IRA Term Share Certificate Account</b>										
6 Month			Fixed	\$500.00	Monthly	Monthly	account's term	Not Allowed	Allowed - see Account Limitation section	Automatic
24 Month										
36 Month										
48 Month										
60 Month										

**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 Term Share Certificate and IRA Term Share Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For Step-Up Term Share Certificate and IRA Step-Up Term Share Certificate accounts you have the discretion to increase the rate to the existing rate point on certificates with the same term one time during the term of the certificate. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. Dividend Period.** For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. 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. For all accounts dividends are calculated by the Daily Balance method, which applies a periodic rate to the principal in the account each day.

**5. Accrual of Dividends.** For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. Transaction Limitations.** For all accounts, after your account is opened, you may make withdrawals subject to the early withdrawal penalties stated in the Penalties section.

**7. Maturity.** Your account will mature as stated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.

**Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is the greater of \$25 or 75% of dividends that would have been earned on the amount withdrawn over the remainder of the certificate's term.

**How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

**Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

**Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For all Certificate accounts, your account will automatically renew for another term upon maturity. You have a grace period of 10 days after maturity in which to draw funds in the account without being charged an early withdrawal penalty.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.

## FEE SCHEDULE

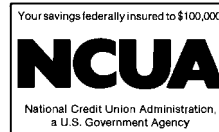
### IRA Term Share Certificate Fees

- Annual Maintenance Fee .....\$10.00/Year

### Other Service Fees

- 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 .....\$1.50/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 (Domestic).....\$15.00/Transfer  
Plus any additional fees
- Wire Transfer Fee (International).....\$30.00/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 -To Commonwealth  
of Soviet States) .....\$20.00/Transfer plus  
2.4%of wire amount
- 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 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.

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