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Savings 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
Regular Share Account	/	Monthly	Monthly	Monthly (calendar)	\$5.00	\$250.00	\$100.00	Daily Balance	Account transfer limitations apply.
Life Insurance Share Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer limitations apply.
Christmas Club Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer limitations apply. Withdrawal Limitations apply.
Youth Account	/	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations apply.
IRA Share Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer limitations apply.
Coverdell Educational IRA Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer limitations apply.
Roth money Fund IRA Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer limitations apply.
Money Market Plus Account	/	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	\$100.00	Daily Balance	Account transfer limitations apply. Withdrawal Limitations apply. Minimum withdrawal is \$500.00, no more than 3 checks per 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 all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. 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. The **Regular Share** account is a Tiered Rate account. If your Daily Balance is \$99.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$100.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$5,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is greater than \$25,000.00, the fourth 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.

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 non-cash 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 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 Regular Share, and Money Market Plus 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 all 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 more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to your Regular Share account on or after November 1st and the account will remain open. For Christmas 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 date the account is opened. For Money Market Plus accounts, if you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. For Money Market Plus accounts, the minimum withdrawal amount is \$500.00 and no more than 3 checks per month may be written on the account.

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

Christmas Club Fees

- Account Withdrawal Fee.....\$10.00/Withdrawal
February to November

Regular Share Fees

- Account Maintenance Fee.....\$3.00/Month
If minimum daily balance is not met
- Excessive Withdrawal Fee\$5.00/Withdrawal
If more than six withdrawals per quarter

IRA Share Fees

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

Money Market Plus Fees

- Minimum Balance Service Fee.....\$25.00/Month
If minimum daily balance is not met
- Excessive Withdrawal Fee\$5.00/Withdrawal
In excess of six per month

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

- Check Cashing fee 1% of check amount
(applies to member with savings only-no fee if matching funds are available).
- 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).....\$20.00/Transfer plus
2.4%of wire amount
To Commonwealth of Soviet States
- ATM Card\$2.00/Month

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

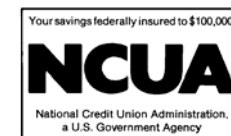
- Service Fee.....FREE
- NSF Fee.....\$28.00/Transaction

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 10x1.....\$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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