

Fee Schedule

Share & Share Draft/Checking Account Fees

- Christmas Club Early Withdrawal fee:
(first seven days after opening, no fees)\$15.00
- Overdraft Transfer:\$3.00 per acct.
- NSF fee:\$35.00 per item
- Returned Deposit Item:\$35.00 per item
- Stop Payment fee:\$35.00 per item
- Share Draft Printing fee: Prices vary upon style
- Copy of Share Draft fee:\$4.00 per copy
- Debit Card Insufficient Funds fee:\$35.00 per item
- On us Official Check Replacement:\$20.00 per check

Electronic Funds Transfer Fees

- Lost or Stolen ATM/Debit Card:
(replacement fee) \$10.00 per card
- ATM Transaction fee:
(*free with direct deposit).....\$.50 each
- Debit Card Overdraft:\$35.00 per item
- Wire Transfer fee:\$12.00 per item
- ACH Stop Payment/Return (NSF):\$35.00 per item

Other Service Fees (applicable to all accounts)

- Personalized Information/Transfer fee:\$2.00 per item
- Account Research fee:\$15.00 per hour
- Statement Copy fee:\$10.00 per copy
- Deposited Item Return fee:\$35.00 per item
- Inactivity/Dormancy fee:\$5.00 monthly
- Preliminary Statement fee:\$3.00 per statement
- Official Checks fee:\$2.00 per item
- Verification of Deposit fee:\$12.00 per item
- Tax Lien or Garnishment:\$20.00 per item
- Child Support:\$10.00 per item
- Loan Application Fee\$50.00
- Account Closure (before one year):\$10.00
- Check Cashing (w/bal.<\$100 or no loans):\$10.00
- Return Statement fee:\$1.00
- Rolled coin fee:.....\$.05 per roll
- Negative Balance Accounts:.....\$5.00 per acct. monthly
- Bill Payer with Debit Card & Mortgage Loan: Free
- Bill Payer with Debit Card & Loan per monthly:\$2.95
- Bill Payer with Debit Card per monthly:\$3.95
- Bill Payer non usage fee monthly:\$4.95

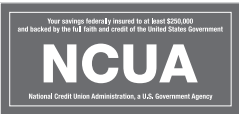
The rates and fees appearing in this schedule are accurate and effective for the accounts as of the effective date indicated on this rate and fee schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Credit Union Membership

- Membership Share:\$5.00 par value



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RATE & FEE SCHEDULE



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Truth-In-Savings Account Disclosures

Except as specifically described, the following disclosure apply to all of the accounts. All accounts described in this Rate & 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 Main Share, Sub, & IRA Accumulative 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 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 Main Share, Sub, and IRA Accumulation 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. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Main Share, Sub, Christmas and IRA Accumulation accounts, there is

a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Main Share, Sub, Christmas and IRA Accumulation 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 a Christmas Club account, the entire balance will be transferred to your Main Share account after September 30 and the account will remain open. If you withdraw any of the account balance at any time, you may be charged a withdrawal fee of \$15.00 and your account may be closed. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Main Share, Sub, IRA Accumulation, and Share Draft accounts, no account limitations apply.

Rate & Fee Schedule

The rates, fees, and terms applicable to your account at the Credit Union are provided in the Rate & Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: _____

ACCOUNTS	Main Share	Sub Share	IRA Accumulation	Christmas Club	Share Draft
DIVIDENDS					
Dividend Rate/Annual Percentage Yield	—	—	—	—	No dividends
Dividends Compounded	Quarterly	Quarterly	Quarterly	Quarterly	—
Dividends Credited	Quarterly	Quarterly	Quarterly	Quarterly	—
Dividend Period	Calendar quarter	Calendar quarter	Calendar quarter	Calendar quarter	—
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$5.00	—	—	—	—
Minimum Balance to Avoid a Service Fee	—	—	—	—	—
Minimum Balance to Earn the Stated APY	\$100.00	\$100.00	\$100.00	\$100.00	—
Balance Method	Daily balance	Daily balance	Daily balance	Daily balance	—
ACCOUNT LIMITATIONS					
Account Limitations (see section 6 below)	—	—	—	Account withdrawal limitations apply	—