



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 Certificate, IRA Certificate, Roth Certificate, Education Certificate, Conversion Roth Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the 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 of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period. For Share Certificate accounts, the dividends are paid monthly into Regular Share account.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Dailey Balance method which applies a daily 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. After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitation on such transactions are set forth in the Rate Schedule

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

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

Amount of Penalty. For Share Certificate, IRA Certificate, Roth Certificate, Education Certificate, Conversion Roth Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year and less 3 months dividends

Terms of more than 1 year 6 months dividends

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 establishment: 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 and the owner attains age 59 ½ or becomes disabled.

Renewal Policy. The renewal policy for Share Certificate, IRA Certificate, Roth Certificate, Education Certificate, Conversion Roth Certificate accounts, your account will automatically renew for another term upon maturity. For Share Certificate, IRA Certificate, Roth Certificate, Education Certificate, Conversion Roth Certificate accounts, you have a grace period of (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions please call the Credit Union.