

RATE AND FEE SCHEDULE

The rates, fees, 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.

RATE SCHEDULE

Last Dividend Declaration Date:

December 22, 2016

Regular Share Account

Christmas Club Account

DIVIDENDS Dividend Rate/Annual Percentage Yield

DIVIDENDS Dividend Rate/Annual Percentage Yield

Dividends Compounded Quarterly

Dividends Compounded Quarterly

Dividends Credited Quarterly

Dividends Credited Quarterly

Dividend Period Quarterly

Dividend Period Quarterly

BALANCE REQUIREMENTS

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Minimum Opening Deposit \$10.00

Minimum Opening Deposit ---

Minimum Balance to Avoid a Service Fee ---

Minimum Balance to Avoid a Service Fee ---

Minimum Balance to Earn the Stated APY \$125.00

Minimum Balance to Earn the Stated APY \$125.00

Balance Method Average Daily Balance

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ACCOUNT LIMITATIONS Account withdrawal
Limitations apply.

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Limitations apply.

FEE SCHEDULE

Share Account Fees

Other Service Fees (applicable to all accounts)

Christmas club Account Early Withdrawal Fee..... \$10.00
Regular Share Account Excessive Withdrawals (more than three (3) per six (6) months).....\$10.00

Return Check Fee.....\$30.00
Late Payment Fee.....\$25.00

Credit Union Membership

Membership Share \$5.00 par
Membership Fee\$5.00

Loan Application Fee

Consumer Loans\$25.00

