

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in the 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 semi-annually as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields 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 account balance is \$999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$1,000.00 to \$1,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$2,000.00 to \$3,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$4,000.00 to \$7,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$8,000.00 to \$15,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$16,000.00 or greater the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance 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 for 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 all accounts, dividends will begin to accrue on noncash, deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all 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 all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period.

The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 16 and the account will remain open. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Regular share accounts, you may make three (3) withdrawals in a six (6) month periods, each additional withdrawal will be subjected to a withdrawal fee of \$10.00.

