


Rate and Fee Schedule

Effective Date 03/31/09

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your accounts at the Credit Union at this time. We may offer other rates and/or amend any of this information from time to time.

Rate Schedule						
	Savings			Checking	Clubs	IRA Savings (Traditional, Education & Roth)
	Tier 1	Tier 2*		N/A	N/A	N/A
		Low	High			
Balance Required	\$5-\$5,000	\$5,000.01	\$100,000			
Dividend Rate	1.00%	1.00%	1.00%	.50%	1.00%	1.00%
Annual Percentage Yield (APY)	1.00%	1.00%	1.00%	.50%	1.00%	1.00%
Dividends Compounded	Monthly			Monthly	Monthly	Monthly
Dividends Credited	Monthly			Monthly	Monthly	Monthly
Dividend Computation Method	Average Daily Balance			Average Daily Balance	Average Daily Balance	Average Daily Balance
Minimum Opening Deposit	\$5			N/A	N/A	N/A
Minimum Balance to Earn Stated APY	\$100			\$500	\$0	\$0
Minimum Balance to Avoid Service Fee	N/A			N/A	N/A	N/A
Account Limitations	N/A			N/A	See Account Limitations below	N/A

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Rate Information: The Dividend Rate and Annual Percentage Yield (APY) on your accounts are stated above. The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on dividend rate and frequency of compounding for an annual period. The Dividend Rate and APY may change monthly as determined by the Board of Directors.

*The dividend rate on Tier 2 will apply only on the amount above \$5,000.

Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting: Dividends will be compounded and credited as stated above. The Dividend Period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.

Accrual of Dividends: Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

Balance Information: The minimum balance required to open each account is stated above. For accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For accounts using the 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. If the minimum average daily balance is not met, you will not earn the stated APY.

Account Limitations: For Christmas Club accounts, the entire balance will be paid to you by transfer to another account of yours during October of each year and the account will remain open. If you withdraw any of the account balance at any time, we will close your account and pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction. For Escrow Club accounts, withdrawals are allowed only for payment of property taxes and insurance.

Bylaw Requirements: The par value of each share is \$5 and this amount is the minimum balance in Savings to maintain membership. We reserve the right to require written notice, of not more than 60 days, to withdraw funds from Savings.

ACCOUNT FEES DISCLOSURE

Effective for Checking Account March 9, 2009

Effective for Savings Account May 8, 2009

Savings & Checking Fees:

Box of 150 Checks	Varies depending on style	
Check or ACH Returned for Non Sufficient Funds		\$20.00
Overdraft (not covered by transfer)		\$20.00
*Stop Payment Order		\$ 20.00
Copy of Paid Check		\$ 1.00
Bill Pay Inactivity fee	monthly	\$ 5.00
MasterCard Overdraft Protection fee		\$ 1.00
Jump Start Early Withdrawal fee		\$25.00

MasterCard Debit and ATM Fees:

Lost or Stolen Card		\$ 5.00
Overdraft		\$20.00

Other Service Fees:

Wire transfer fee outgoing		\$ 5.00
International Wire fee outgoing		\$25.00
Check returned from another institution of account holder		\$15.00
Account Research fee (1 Hour minimum)	hourly	\$20.00
Garnishment Received fee		\$20.00

The rates and fees appearing in this Rate and Fee Schedule are accurate and effective for accounts as the effective date indicated on the front side. Fees could reduce the earnings on the account. If you have any questions or require current rate information on your accounts, please call the Credit Union.

*Fee assessed at the time the order is place on the account.

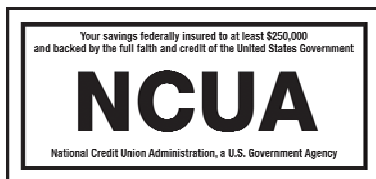
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account at this Credit Union.

What this means for you...

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a Credit Union staff member if you have any questions or concerns about our identification policies.



FUNDS AVAILABILITY DISCLOSURE

Policy - Our policy is to make funds from your deposits available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply - In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposits will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time that you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.
- * You deposit checks totaling more than \$5,000 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last 6 months.
- * There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fourth business day after the day of your deposit.

Special Rules For a New Account - If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available immediately if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Revised 03/09/09

Rate and Fee Schedule

Savings, Checking, Club Accounts and IRAs



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