

This Rate and Fee Disclosure explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

## Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Compounding Term	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Service Fee*	Minimum Balance to Earn Stated APY
12-11-18							
<b>SHARE ACCOUNTS</b>							
Limited to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account with us or to a third party during a fee cycle.							
<b>Regular Share</b>	0.199%	0.20%	Quarterly	\$5.00	N/A	N/A	\$50.00
<b>Freedom Plus Share</b>	0.199%	0.20%	Quarterly	\$5.00	N/A	N/A	\$50.00
<b>Youth Share</b>	0.199%	0.20%	Quarterly	\$5.00	N/A	N/A	\$25.00
<b>Spare Share</b>	0.199%	0.20%	Quarterly	\$5.00	N/A	N/A	\$50.00
<b>SPECIAL SHARE ACCOUNTS</b>							
<b>Change Up Share</b>				\$0.00	N/A	N/A	\$0.01
\$0.00 - \$2000.00	1.986%	2.00%	Quarterly				
\$2000.01 or More	0.199%	0.20%	Quarterly				
<b>CHECKING ACCOUNTS</b>							
<b>ValuChecking Plus</b>				\$500.00	\$500 or loan	\$7.50/mo	Stated Below
\$500.00 - \$999.99	0.050%	0.05%	Monthly				\$500.00
\$1,000.00 - \$2,499.99	0.100%	0.10%	Monthly				\$1,000.00
\$2,500.00 or more	0.148%	0.15%	Monthly				\$2,500.00
<b>FreedomPlus (50+) Checking**</b>				\$100.00	\$100 or Loan or Member over age 60	\$3.00/mo	Stated Below
\$500.00 - \$999.99	0.050%	0.05%	Monthly				\$500.00
\$1,000.00 - \$2,499.99	0.100%	0.10%	Monthly				\$1,000.00
\$2,500.00 or more	0.148%	0.15%	Monthly				\$2,500.00
<b>ValuChecking</b>	N/A	N/A	N/A	\$25.00	N/A	N/A	N/A
<b>Restricted Transactions</b>	N/A	N/A	N/A	\$25.00	N/A	\$10.00/mo	N/A
<b>Teen (MyCa\$h) Checking</b>	N/A	N/A	N/A	\$5.00	N/A	N/A	N/A
<b>MONEY MARKET SAVINGS ACCOUNTS</b>							
Transactions are limited to six (6) transfers or withdrawals during a monthly statement cycle to another account of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order made by the depositor and payable to third parties.							
<b>Galaxy Account</b>				\$2,500.00	\$2,500.00	\$10.00/mo	Stated Below
\$2,500.00 – \$9,999.99	0.250%	0.25%	Monthly				\$2,500.00
\$10,000.00 - \$24,999.99	0.300%	0.30%	Monthly				\$10,000.00
\$25,000.00 - \$49,999.99	0.348%	0.35%	Monthly				\$25,000.00
\$50,000.00 - \$74,999.99	0.395%	0.40%	Monthly				\$50,000.00
\$75,000.00 - \$99,999.99	0.395%	0.40%	Monthly				\$75,000.00
\$100,000.00 or more	0.395%	0.40%	Monthly				\$100,000.00
<b>Premium Money Market</b>				\$25,000.00	\$25,000.00	\$25.00/mo	Stated Below
\$0-\$24,999.99	0.348%	0.35%	Monthly				\$0.00
\$25,000-\$49,999.99	0.395%	0.40%	Monthly				\$25,000.00
\$50,000.00-\$99,999.99	1.006%	1.01%	Monthly				\$50,000.00
\$100,000.00 or more	1.540%	1.55%	Monthly				\$100,000.00
<b>Galaxy Gold Account</b>	<b>Product Offer Ended on December 31, 2015</b>			\$5,000.00	\$5,000.00	\$10.00/mo	Stated Below
\$5,000.00 or more	1.006%	1.01%	Monthly				\$5,000.00

The ValuChecking Plus, FreedomPlus, Galaxy and Premium Money Market are tiered accounts. Dividend rates for a particular tier, as disclosed above, will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.

\* The fee cycle for all accounts subject to the minimum daily balance requirement begins on the first day of the month and ends on the last day of the month. The minimum balance must be maintained in the account each day during the fee cycle to avoid the fee.

\*\* If the balance in the FreedomPlus Account is below \$25 and has no activity for a period of 120 days, the account will be closed. Any funds in the account will be transferred to the share savings account and you will no longer be classified as a FreedomPlus member. You may only have one checking account designated as a FreedomPlus Account.

Effective Date:	Dividend Rate	Annual Percentage Yield	Compounding Term	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Service Fee*	Minimum Balance to Earn Stated APY
12-11-18							

**SHARE CERTIFICATES**

**Fixed Rate Certificate**

No additional deposits allowed except at maturity or during the grace period.

3 Months	0.548%	0.55%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
6 Months	0.847%	0.85%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
12 Months	1.985%	2.00%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
18 Months	1.442%	1.45%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
24 Months	2.476%	2.50%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
30 Months	1.143%	1.15%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
36 Months	2.231%	2.25%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
48 Months	2.428%	2.45%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00
60 Months	2.723%	2.75%	Quarterly	\$1,000.00	N/A	N/A	\$1,000.00

**FlexTerm Certificate**

Additional deposits allowed during the term, \$5 minimum. One penalty-free withdrawal allowed during the term.

12 Months	0.599	0.60%	Quarterly	\$25.00	N/A	N/A	\$25.00
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**FlexTerm Promo Certificate-12 month-New Money Only! Limited Time Offer!**

Additional deposits allowed during the term, \$5 minimum. One penalty-free withdrawal allowed during the term.

12 Months	2.231%	2.25%	Quarterly	\$25.00	N/A	N/A	\$25.00
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**FlexRate Certificate-36 month- New Money Only! Limited Time Offer!**

One bump rate allowed after first 12 months and additional new money deposit allowed at time of bump minimum deposit of \$1000.00.

36 Months	2.624%	2.65%	Quarterly	\$1000.00	N/A	N/A	\$1000.00
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**FlexRate Certificate-60 month- New Money Only! Limited Time Offer!**

Two bump rates allowed after first 12 months and additional new money deposit allowed at time of bump minimum deposit of \$1000.00.

60 Months	2.966%	3.00%	Quarterly	\$1000.00	N/A	N/A	\$1000.00
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**Jumbo Certificate**

No additional deposits allowed except at maturity or during the grace period.

3 Months	0.599%	0.60%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
6 Months	0.996%	1.00%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
12 Months	2.033%	2.05%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
18 Months	1.491%	1.50%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
24 Months	2.574%	2.60%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
30 Months	1.190%	1.20%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
36 Months	2.280%	2.30%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
48 Months	2.673%	2.70%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
60 Months	2.771%	2.80%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00

**Smart Start Variable Rate Certificate**

Additional deposits allowed during the term, \$5 minimum. Dividend rate & APY subject to change during the term.

24 Months	0.698%	0.70%	Quarterly	\$100.00	N/A	N/A	\$100.00
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**Variable Rate Certificate-Product Offer Ended on 04-30-2018**

Additional deposits allowed during the term, \$5 minimum. Dividend rate & APY subject to change during the term.

18 Months	0.599%	0.60%	Quarterly	\$500.00	N/A	N/A	\$500.00
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Effective Date:	Dividend Rate	Annual Percentage Yield	Compounding Term	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Service Fee*	Minimum Balance to Earn Stated APY
12-11-18							

**INDIVIDUAL RETIREMENT ACCOUNTS**

Cumulative IRA Share				\$5.00	N/A	N/A	Stated Below
\$5.00 – \$9,999.99	0.250%	0.25%	Quarterly				\$5.00
\$10,000.00 - \$24,999.99	0.299%	0.30%	Quarterly				\$10,000.00
\$25,000.00 - \$49,999.99	0.348%	0.35%	Quarterly				\$25,000.00
\$50,000.00 - \$74,999.99	0.398%	0.40%	Quarterly				\$50,000.00
\$75,000.00 - \$99,999.99	0.398%	0.40%	Quarterly				\$75,000.00
\$100,000.00 or more	0.398%	0.40%	Quarterly				\$100,000.00

**Fixed Rate IRA Certificate**

No deposits allowed except at maturity or during the grace period.

12 Months	1.985%	2.00%	Quarterly	\$500.00	N/A	N/A	\$500.00
18 Months	1.442%	1.45%	Quarterly	\$500.00	N/A	N/A	\$500.00
24 Months	2.476%	2.50%	Quarterly	\$500.00	N/A	N/A	\$500.00
36 Months	2.231%	2.25%	Quarterly	\$500.00	N/A	N/A	\$500.00
48 Months	2.428%	2.45%	Quarterly	\$500.00	N/A	N/A	\$500.00
60 Months	2.723%	2.75%	Quarterly	\$500.00	N/A	N/A	\$500.00

**IRA Jumbo Certificate**

No additional deposits allowed except at maturity or during the grace period.

12 Months	2.033%	2.05%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
18 Months	1.491%	1.50%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
24 Months	2.476%	2.50%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
36 Months	2.280%	2.30%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
48 Months	2.673%	2.70%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00
60 Months	2.771%	2.80%	Quarterly	\$100,000.00	N/A	N/A	\$100,000.00

**Smart Start IRA Certificate** - Additional deposits allowed during the term, \$5 minimum.

12 Months	0.548%	0.55%	Quarterly	\$100.00	N/A	N/A	\$100.00
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**Variable Rate IRA Certificate**

Additional deposits allowed, \$5 minimum. Dividend rate & APY subject to change during the term.

18 Months	0.599%	0.60%	Quarterly	\$500.00	N/A	N/A	\$500.00
30 Months	0.698%	0.70%	Quarterly	\$500.00	N/A	N/A	\$500.00

The Cumulative IRA is a tiered account. Dividend rates for a particular tier, as disclosed above, will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.

Rate Schedule as of December 11, 2018

## Explanation of Rates & Fees

As explained in the MSA, this Rate and Fee Disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except fixed rate certificates, the Dividend Rate and Annual Percentage Yield may change at any time in the discretion of the Credit Union. ValuChecking Plus, Freedom Plus Checking, Galaxy Money Market Accounts, and Cumulative IRA are Tiered Rate Accounts. For these accounts, when the account balance is within the specified range for a tier, the Dividend Rate specified for that tier will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For fixed rate Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

### 3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends may not be paid.

### 5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you may not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be subject to a fee or be closed. If the balance in the FreedomPlus account is below \$25 and there is no activity for 120 days, the account will be closed and any remaining funds transferred to the savings account.

## 7. Certificate Account Features

### a. Account Limitations

After you start the account, you may make additional deposits to a Certificate Account unless otherwise specified in this disclosure.

### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**i. Amount of Penalty.** The early withdrawal penalty is equal to 90 days dividends on the amount withdrawn if the certificate term is 12 months or less, and 180 days dividends on the amount withdrawn if the certificate term is greater than 12 months.

**ii. How the Penalty Works.** The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient to satisfy the penalty, the penalty will be deducted from the principal balance.

**iii. 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; when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½.

### d. Renewal Policy

Certificate accounts are automatically renewable accounts unless otherwise instructed at the time the account was opened. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Fee Schedule

### Share Account Fees

Membership Fee .....	\$5.00
Excess Withdrawals (over 2/month) .....	\$2.00 each
Change of Ownership.....	\$10.00 each
Closing Account (within 120 days) .....	\$15.00
Re-establishment Fee (within 6 months) .....	\$10.00

### Draft Account Fees

Check Order.....	Per Vendor
Duplicate Check (copy) .....	\$1.00 per item
FreedomPlus† .....	\$3.00/month*
*Waived with daily min bal of \$100 or more/ Fortera loan/ mbr age 60+	
Restricted Transaction Account.....	\$10.00/month
Temporary Checks .....	\$1.00/12 checks
ValuChecking Plus† .....	\$7.50/month*
*Waived with daily min bal. of \$500 or more or Fortera loan	

### Money Market Account Fees

Galaxy† .....	\$10.00/month*
*Waived with daily min balance of \$2,500 or more	
Galaxy Gold.....	\$10.00/month*
*Waived with daily min balance of \$5,000 or more	
Premium Money Market.....	\$25.00/month*
*Waived with daily min balance of \$25,000 or more	
Galaxy Checks (30) .....	No Charge
Over Limit Fee .....	\$7.50/each limited to 6 preauthorized withdrawals/transfers per month

### Debit Card Fees

Dispute Processing .....	Per Vendor
Replacement Debit Card .....	\$5.00 each
Rush Order Delivery (1 day).....	\$45.00
Rush Order Delivery (2 day).....	\$35.00
Use of Non-Fortera ATM .....	\$2.00 each

### Overdraft Fees

Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means

Courtesy Pay.....	\$31.00 each
Non-Sufficient Funds.....	\$31.00 each
Overdraft Fee .....	\$31.00 each
Overdraft Transfer .....	\$1.00 each
Overdraft Transfer (multiple accounts) .....	\$2.00 each
Overdraft Transfer from line of credit.....	\$10.00 per \$100 transferred

### Internet Services

Bill Payment .....	No Charge
Bill Payment Stop Payment .....	\$31.00 each
Online Banking .....	No Charge
Mobile Banking.....	No Charge
Popmoney Standard Delivery Payment.....	No Charge
Popmoney Expedited Delivery Payment .....	\$9.00 each
Popmoney Stop Payment .....	\$31.00 each

### Safe Box Fees

3x5 .....	\$15.00/year
5x5 .....	\$30.00/year
3x10 .....	\$30.00/year
5x10 .....	\$40.00/year
10x10.....	\$42.00/year
Late Payment Fee (after 10 days) .....	\$10.00
Replacement Key .....	Per Vendor
Drilling .....	Per Vendor

### Other Account Fees

Account Activity Printout Fee (up to 4 pgs).....	\$1.00/min. \$0.25 each page over 4
Duplicate Statement Fee .....	\$3.00 each
Duplicate Tax Form .....	\$3.00 each
Inactivity Fee .....	\$5.00/month
Legal Processing Fee.....	\$50.00/item (Whether or not funds were actually paid)
Manual Processing.....	\$25.00/month (Payroll/ACH after 60 days)
Paper Statement Fee .....	\$3.00/month
Research Fee (minimum 1 hour).....	\$10.00/hr
Returned Deposit Item Fee .....	\$20.00 each
Statement Reconciliation (by appt).....	No Charge
Stop Payment (ACH).....	\$15.50/request
Stop Payment Presentment (ACH).....	\$15.50 each
Stop Payment (Check) .....	\$15.50/request
Stop Payment Presentment (Check) .....	\$15.50 each

### Other Services

Cashier's Check .....	\$5.00 each
Commercial Money Order (Domestic) .....	\$25.00 each
Commercial Money Order (Int'l) .....	\$27.50 & up
Copy of Credit Union By-Laws .....	\$3.00/request
Express Delivery Fee (Weekday) .....	\$35.00
Fax Requests .....	\$1.00/page
Gift Cards .....	\$5.00 each
Invalid Mailing Address.....	\$3.00/month
Money Orders.....	\$2.00 each
Notary Service.....	No Charge
Signature Guarantee .....	No Charge
Reloadable Card .....	\$5.00 each
Reloadable Card Load/Usage .....	Per Disclosure
US Savings Bonds .....	No Charge
Wire Transfer (Domestic) – Incoming .....	No Charge
Wire Transfer (Domestic) – Outgoing .....	\$15.00/request
Wire Transfer (Int'l) – Incoming .....	No Charge
Wire Transfer (Int'l) – Outgoing USD.....	\$36.50/request
Wire Transfer (Int'l) – Outgoing (Foreign).....	Per Vendor
Loan Payment by Phone .....	\$10.00 each

†The ValuChecking Plus, FreedomPlus, and Galaxy Accounts are tiered rate accounts. The dividend rate for a particular tier as disclosed on our separate Rate Schedule will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.

Fees as of 12-11-18 (Subject to Change)