

**RATE ADDENDUM AND
SCHEDULE OF FEES AND CHARGES**

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

Effective Date:	Last Dividend Declaration Date:
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RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS

Account Type	DIVIDENDS				BALANCE REQUIREMENTS			
	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Minimum Balance to Earn the Stated APY	Balance Computation Method
Share Savings	_____%	_____%	Quarterly	Quarterly	\$25.00	–	\$25.00	Average Daily Balance
Christmas/Vacation Savings	_____%	_____%	Quarterly	Quarterly	–	–	\$25.00	Average Daily Balance
Share Draft/Checking	_____%	_____%	Quarterly	Quarterly	–	–	\$500.00	Average Daily Balance
Prime Savers Club (Teens 13 – 17)	_____%	_____%	Quarterly	Quarterly	\$25.00	–	\$25.00	Average Daily Balance
Chipmunk Club (Children 0 – 12)	_____%	_____%	Quarterly	Quarterly	\$25.00	–	\$25.00	Average Daily Balance

RATE AND BALANCE INFORMATION – SHARE CERTIFICATE ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Dividend Compounding & Crediting	Dividend Period	Additional Deposits	Withdrawals	Renewable
Share Certificates (\$1,000 and up)								
18 months	_____%	_____%	1,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
1 year	_____%	_____%	1,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
2 year	_____%	_____%	1,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
Share Certificates (\$50,000.00 and up)								
3 year	_____%	_____%	\$50,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
4 year	_____%	_____%	\$50,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
5 years	_____%	_____%	\$50,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic

SCHEDULE OF FEES AND CHARGES ASSOCIATED WITH ALL ACCOUNTS

SHARE DRAFT ACCOUNT		Overdraft Transfers	\$5.00
Free Share Draft Account	Free	(An Overdraft Fee or Transfer will be applied based on the available balance at the time of the transaction)	
Copy of check	\$3.00 per item	Replacement Card Fee	\$15.00
SHARE ACCOUNTS		Withdrawal fee	\$5.00 per item
Share Draft Account	Free	(applied after 12 withdrawals have been processed within the same month, <u>Share accounts only</u>)	
Chipmunk Savings Account	Free	Early Closed Account Fee (Within 90 days)	\$25.00
Prime Savers Account	Free	All Returned Mail Fee	\$10.00
(All Share accounts must maintain a \$25.00 balance to maintain a membership)		Canadian Check Processing Fee	\$10.00
GENERAL SERVICES		Bank Check Fee	\$5.00
Analysis Charge (Account Reconciliation)	\$25 per hour	Wire Transfer Fee	
Home Banking Transfer Fee	Free	Domestic (Incoming/Outgoing)	\$20.00
Abandon Property	\$100.00	International (Incoming/Outgoing)	\$40.00
Copies		Dormant Account	\$10.00 per month
Photo Copies	\$1.00	Items sent to collections	\$25.00 per item
Fax	\$1.00	Second Lien Release Request	\$10.00
Account Activity Printout	\$2.00	ATM Non-Member Transaction Fee	\$2.00
Extra Statement Fee	\$2.00	Courtesy Pay	\$25.00
Returned Check Fee (applies to all deposited item returned)	\$20.00	Foreign Transaction Fee – 1% of the amount of the transaction calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. <i>Please note: All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required fee. Refer to the Master Membership Agreement and Disclosure for more details.</i>	
Non-Sufficient Charge	\$20.00	<i>The Credit Union may charge any of your accounts for any fee due. Any fees or charges assessed to the Credit Union for extra services or special handling of your account will be passed on to you. We reserve the right to change this Fee Schedule at any time. You will be notified as required by law of any changes in charges that may be imposed on your account.</i>	
(applies to each presentation/submission returned on share and share draft accounts including checks, and ACH Transactions based on the available balance at the time of the transaction)			
Stop Payment Fees			
Credit Union Issued Check	\$20.00		
Member Issued Check	\$20.00		
Debit Card Neg Balance Overdraft Fee	\$20.00		

If you have any questions or require additional rate or fee information on your accounts, please call the Credit Union.