

RATES AND FEES*****

LOAN RATES – JAN. * FEB. * MARCH

Bill Consolidation	
1 year	6.99% APR
2 years	7.99% APR
3-4 years	8.99% APR
5 years	10.99% APR
Home Improvement	
1 year	5.99% APR
2-3 years	6.99% APR
4-5 years	7.99% APR
6-7 years	8.99% APR
Vacation	
1 year	6.99% APR
New Vehicle	
2 years	2.99% APR
3-6 years	4.99% APR
Used Vehicle	
2 years	4.50% APR
3-4 years	5.50% APR
5 years	5.79% APR
6 years	6.25% APR
Recreational Vehicle (titled vehicles only)	
New and Used	
Up to 2 years	4.50% APR
3 years and up	6.75% APR
Signature	13.00% APR
VISA	10.99% APR
Home Equity	6.00% VAR
*Minimum \$10,000.00 equity	
*Minimum \$2000.00 advance at closing	
*No closing costs	
*Existing home equity line of credit – min. \$5000.00 draw to receive new rate	

**Loan rates may revert to primary loan rates for new loans granted after January 31, 2011.

SHARE RATES

Regular Share	.20% APR	.20% APY
Special Share	.20% APR	.20% APY
Student Share	.20% APR	.20% APY
2012 Christmas Club	.15% APR	.15% APY
IRA Accumulator	.50% APR	.50% APY
IRA Roth	.50% APR	.50% APY
IRA 1 Year Certificate	.50% APR	.50% APY
IRA 2 Year Certificate	.75% APR	.75% APY
6 Month Certificate	.35% APR	.35% APY
1 Year Certificate	.40% APR	.40% APY
2 Year Certificate	.75% APR	.75% APY

FEE SCHEDULE

TRANSACTION ACCOUNT FEES

Overdraft	\$25.00/Item
NSF	\$25.00/Item
Returned Item	\$25.00 /Item
Stop Payment	\$5.00/Request
Copy of Cleared Draft	\$3.00/Draft
Dormant Account Fee	\$2.00/Month
Share Draft Printing	Prices vary depending on style

OTHER SERVICE FEES

Account Reconciliation	\$15.00/Hour
Deposit Item Return	\$25.00/Item
Wire Transfer Incoming	\$5.00/Transfer
Wire Transfer Outgoing	\$15.00/Transfer
International Wire	Ask for rate
Corporate Check	\$1.00 to change payee name
Money Order	\$1.00/Money Order
Statement History	\$1.00/Statement
VISA Card Replacement	\$5.00/Card
Overdraft Transfer	\$2.00/Transfer

EFT FEES

ATM Withdrawal/Transfer	\$1.25/Transaction
	*4 ATM withdrawals per month at no charge
Card Replacement	\$5.00/Card
Overdraft	\$25.00/Item
NSF Return Deposit	\$25.00/Item
Bill Payer	\$5.00/Month

SHARE VALUE

Par Value of One Share	\$25.00
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Truth-In- Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth in Savings disclosure 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 Christmas Share accounts, the dividend rate and annual percentage yield are fixed and will be in effect annually October 1 – September 30. The Credit Union will notify you at least 30 days in advance of any decrease. For Regular Share and Special Share accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union’s Board of Directors. For IRA Share accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union’s Board of Directors. The dividend rates and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

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

3. Dividend Compounding and Crediting – The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period 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 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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information – To open any account you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. *For Regular Share accounts, you have 90 days to increase your account balance to \$25.00. If you wish to draw your account balance below \$25.00 at any time, you may close your account. **For Share Draft accounts, the minimum opening deposit must cover the

cost of your check order. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Share accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations – For Regular Share and Special Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Share and Christmas Share accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Share accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1, and the account will remain open. If you withdraw any of the account balance at any time, we may impose a fee of all accrued, un-credited dividends on the account and your account will be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Draft accounts, no account limitations apply.

7. Fees for Overdrawing Accounts – Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer, or paying a check, draft, or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

