



Account Rates and Fees

Savings and Checking Accounts

Rate information

The Rate Schedule reflects the prospective dividend rate and annual percentage yield on your account at the time of opening. The dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors.

Nature of Dividends

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

Compounding and Crediting

Dividends will be compounded quarterly and credited to your account quarterly. The dividend period is quarterly for all savings accounts.

Quarterly Dividend Period

If the beginning date of the first dividend period of the calendar year is January 1, the ending date of such period is March 31.

Monthly Dividend Period

If the beginning date of the first dividend period of the calendar year is January 1, the ending date of such period is January 31. The dividend posting date follows the ending date of a dividend period. For the quarterly dividend period ending on March 31, the declaration date would be April 1. For the first monthly dividend period of a calendar year, the declaration date would be February 1. If you close an account before dividends are credited you will receive accrued dividends.

Minimum Balances

The minimum balance required to open a savings/checking accounts are reflected on the Rate Schedule. The minimum average daily balances required to obtain the annual percentage yield (APY) disclosed are also reflected on the Rate Schedule. Any minimum balances necessary to avoid service fees are shown on the Rate and Fee Schedule.

Fees

Fees, which may be assessed on your account, are reflected on the Fee Schedule, which is available in any branch office or online.

Balance Computation Method

We use the average daily balance method to calculate dividends and for obtaining the APY on your account. This method applies a periodic rate to the average daily balance in your account for the dividend period. The average daily balance is calculated by adding the balance in the account each day in the dividend period and dividing that figure by the number of days in the dividend period.

Accrual of Dividends

Dividends begin to accrue on the business day you deposit items to your account unless otherwise disclosed to you at the time of deposit.

Transaction Limitations

The Credit Union is only required to permit a withdrawal if you have sufficient funds available in your account or you have an established overdraft protection plan. There are no transaction limitations on checking accounts as long as there are sufficient funds or you have an established overdraft protection plan. Certain transaction limitations may apply to an IRA (Individual Retirement Account)—please refer to your IRA Plan Disclosure.

Checking Account

The Credit Union requires each member to maintain a balance sufficient to cover all checks written and all debits initiated against an account. Repeated overdrafts may result in your account being closed. In addition, you agree to the terms herein, which the Credit Union may supplement and amend from time to time and to applicable state and federal laws, rules and regulations. All sums now or hereafter paid into your account and all accumulations thereon may be withdrawn by checks signed by any of the account owners.

Only check forms and other methods approved by the Credit Union may be used to withdraw funds from your account. The Credit Union is under no obligation to pay a check, which exceeds the balance in your account, and it shall not be liable for failure to pay a check unless such failure is solely due to its negligence.

Any objection with regard to any item shown on a monthly statement of your account shall be waived unless made in writing to the Credit Union on or before the 30th day following the date the statement was mailed. The right of the Credit Union to permit the withdrawal of funds from this account may be terminated only by its receipt of written notice from any of the account owners that withdrawals should not be permitted; but such notice shall not affect withdrawals previously made.

You understand and assume all risks associated with the disclosure to third parties of confidential

information regarding your account by you or your joint account owners. You hereby authorize the Credit Union to accept and honor any preauthorized debits in the names of any or all of the account owners. You further release and hold harmless the Credit Union from any and all claims, losses or damages arising from the acceptance by the Credit Union of preauthorized debits drawn on this account.

Overdrafts

If a check is written or an electronic check is presented for an amount in excess of the balance in your checking account and there is no established overdraft protection plan, the check will be returned and you will be charged as indicated on the Rate and Fee Schedule. You may request to have funds transferred from your savings account if your checking account does not have sufficient funds; however, only funds in excess of the \$25 required to maintain your prime share account will be available for transfer. (There is a limitation on the number of times per month that such a transfer may be made. See Account Access for details.)

If your account has an overdraft line of credit agreement with the Credit Union, a check written for funds in excess of the balance in your checking account will constitute a request for an advance from the line of credit. Such advances will be made in increments of \$50.00. If less than \$50.00 is available on the line of credit, the amount available will be transferred. No partial payments will be made if sufficient funds are not available. The Credit Union may make the advance and add the amount to the overdraft line of credit balance.

Postdated/Stale dated Checks

If you date a check later than the date that you write it and the check is presented for payment before its date, the Credit Union may return it unpaid.

The Credit Union may, but is under no obligation to pay a check drawn on your account, which is presented more than six months after its date.

Stop Payment Orders

You may ask the Credit Union to stop payment on any check drawn on your checking account. You must request a stop payment in person. The stop payment will be effective if we receive the notice in time to act upon it and you provide the number of the account, date and number of the check, its exact amount, and to whom it was issued. If you give the Credit Union incorrect or incomplete information, we will not be responsible for failing to stop payment on the check. If the stop payment is not received in time for the Credit Union to act upon the order, we will not be liable to you or to any other party for payment of the check. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to the Credit Union all of your rights against the payee or other holders of the check, and to assist the Credit Union in legal action taken against the person.

Written stop payment orders are effective for six months. In order for any written stop payment order to remain in effect after the initial six months, you must renew the order in writing. The

Credit Union is not obligated to notify you when a stop payment order expires.

The Credit Union will charge you a fee for each stop payment order requested. This charge is shown on the Disclosure of Fees and Charges available at all branch offices or online. You may not stop payment on any cashier's check, or any other check or payment guaranteed by you or the Credit Union. You should know that while payment of a check may be stopped, you may remain liable to any person, including the Credit Union, who is a holder of the check despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages or claims related to the Credit Union's action in refusing payment of a check, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of a check as a result of incorrect information provided by you.