

## 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
<b>Share Certificates</b> (\$500 up to \$24,999.99)								
18 months	_____%	_____%	\$500.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
3 years	_____%	_____%	\$500.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
4 years	_____%	_____%	\$500.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
5 years	_____%	_____%	\$500.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
<b>Share Certificates</b> (\$25,000.00 and higher)								
1 year	_____%	_____%	\$25,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
2 years	_____%	_____%	\$25,000.00	Quarterly	Account's Term	Not Allowed	Allowed - See Withdrawal Penalty	Automatic

### SCHEDULE OF FEES AND CHARGES ASSOCIATED WITH ALL ACCOUNTS

<b>SHARE DRAFT ACCOUNT</b>		<b>Withdrawal fee</b>	\$3.00
Free Share Draft Account	Free	(applied after 6 withdrawals have been processed within the same month, Share accounts only)	
<b>SHARE ACCOUNTS</b>		<b>Early Closed Account Fee (Within 90 days)</b>	\$25.00
Share Draft Account	Free	<b>All Returned Mail Fee</b>	\$10.00
Chipmunk Savings Account	Free	<b>Canadian Check Processing Fee</b>	\$2.00
Prime Savers Account	Free	<b>Bank Check – Member</b> (First 3 per year free)	\$10.00
(all Share accounts must maintain a \$25.00 balance to maintain a membership)		<b>Bank Check - Non-Member</b>	\$10.00
<b>GENERAL SERVICES</b>		<b>Wire Transfer Fee</b>	
Analysis Charge	\$15 per hour	Domestic (Incoming\Outgoing)	\$20.00
<b>Copies</b>		International (Incoming\Outgoing)	\$30.00
Photo Copies	\$3.00	Dormant Account	\$10.00
Extra Statement Fee (Exceeding 2 per month)	\$3.00	<b>ATM Non-Member Transaction Fee</b>	\$2.00
<b>Returned Check Fee</b> (applies to all deposited item returned)	\$33.00	<b>Foreign Transaction Fee</b> – 1% of the amount of the transaction will be imposed on all debit card transactions made outside the U.S., Puerto Rico or the U.S. Virgin Islands. Please note:	
<b>Non-Sufficient Charge</b>	\$25.00	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.	
(applies to each transaction returned on share and share draft accounts including checks, and ACH Transactions)			
<b>Stop Payment Fees</b>			
Credit Union Issued Check	\$34.00		
Member Issued Check	\$20.00		
<b>Debit Card Neg Balance Overdraft Fee</b>	\$25.00		
<b>Overdraft Transfers</b>	\$5.00		
<b>Replacement Card Fee</b> (One per year will be free of charge)	\$10.00		

*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.*

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