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SAVINGS, SPENDING, AND MONEY MARKET ACCOUNTS.

| Account Type | Dividend Rate | Annual Percentage Yield (APY) | Account Limitations | Dividend Compounded | Dividends Credited / Dividend Period | Minimum Opening Deposit | Minimum Daily Balance to Avoid Monthly Service Fee | Monthly Service Fee |
|---------------------------------|---------------|-------------------------------|---|---------------------|--------------------------------------|-------------------------|--|---------------------|
| Membership Savings | 0.010% | 0.010% | None | Quarterly | Quarterly/ Quarterly | \$1.00 | - | - |
| Plan Ahead Savings | 0.010% | 0.010% | | | | - | - | - |
| Money Market Savings | | | | | | | | |
| Tier 1 less than \$2,500 | 0.050% | 0.050% | \$2.00 per withdrawal beginning with the 7th withdrawal per month. | Monthly | Monthly/ Monthly | \$2,500.00 | \$2,500.00 | \$5.00 |
| Tier 2 \$2,500–\$24,999 | 0.100% | 0.100% | | | | | | |
| Tier 3 \$25,000–\$49,999 | 0.250% | 0.250% | | | | | | |
| Tier 4 \$50,000–\$99,999 | 0.499% | 0.500% | | | | | | |
| Tier 5 \$100,000–\$249,999 | 1.243% | 1.250% | | | | | | |
| Tier 6 \$250,000 & Greater | 1.736% | 1.750% | | | | | | |
| Accumulation IRA Savings | | | | | | | | |
| Tier 1 less than \$2,500 | 0.050% | 0.050% | None | Monthly | Monthly/ Monthly | \$500.00 | - | - |
| Tier 2 \$2,500–\$24,999 | 0.050% | 0.050% | | | | | | |
| Tier 3 \$25,000–\$49,999 | 0.050% | 0.050% | | | | | | |
| Tier 4 \$50,000–\$99,999 | 0.100% | 0.100% | | | | | | |
| Tier 5 \$100,000–\$249,999 | 0.150% | 0.150% | | | | | | |
| Tier 6 \$250,000 & Greater | 0.200% | 0.200% | | | | | | |
| Spending Account | NONE | NONE | None | N/A | N/A | \$25.00 | - | - |
| Spending Plus Account | | | | | | | | |
| Tier 1 \$0.01 - \$5,000 | 3.928% | 4.00% | Spending Plus is limited to one per primary member. Members who already have a Spending Plus account and need a second checking account can open a Spending Account. | Monthly | Monthly/ Monthly | \$25.00 | - | - |
| Tier 2 \$5,000.01 & Greater | 0.010% | 0.010% | | | | | | |
| Digital Spending Account | NONE | NONE | Meet these requirements to earn cash rewards of \$0.05 per debit card purchase up to \$10 per month; enrollment in Online/Mobile Banking, Bill Pay, eStatements, direct deposit or Round Up, and 15+ debit card transactions each month. ATM transactions do not qualify. Direct deposit within 35 days of statement date. Online/Mobile Banking requires a successful login every six months to remain active. | N/A | N/A | \$25.00 | - | - |
| HSA Spending Account | 0.010% | 0.010% | Bounce Protection and Overdraft Protection not available. | Monthly | Monthly/ Monthly | \$25.00 | - | - |

BUSINESS SAVINGS, CHECKING & MONEY MARKET ACCOUNTS

| | | | | | | | | |
|--------------------------------------|--------|--------|--|-----------|-------------------------|------------|------------|---------|
| Business Membership Savings | 0.010% | 0.010% | None | Quarterly | Quarterly/ Quarterly | \$1.00 | - | - |
| Business Savings | 0.010% | 0.010% | None | Quarterly | | - | - | - |
| Business Money Market Savings | | | | | | | | |
| Tier 1 less than \$2,500 | 0.050% | 0.050% | \$2.00 per withdrawal beginning with the 7th withdrawal per month. | Monthly | Monthly/ Monthly | \$2,500.00 | \$2,500.00 | \$5.00 |
| Tier 2 \$2,500–\$24,999 | 0.100% | 0.100% | | | | | | |
| Tier 3 \$25,000–\$49,999 | 0.250% | 0.250% | | | | | | |
| Tier 4 \$50,000–\$99,999 | 0.499% | 0.500% | | | | | | |
| Tier 5 \$100,000–\$249,999 | 1.243% | 1.250% | | | | | | |
| Tier 6 \$250,000 & Greater | 1.736% | 1.750% | | | | | | |
| Small Business Checking | NONE | NONE | The 1st 100 items* processed free per month. Additional Items * \$0.25 each. | N/A | N/A | \$50.00 | - | - |
| Business Checking | NONE | NONE | The 1st 350 items* processed free per month. Additional Items * \$0.25 each. | N/A | N/A | \$100.00 | \$1,500.00 | \$8.00 |
| Business Volume Analysis | NONE | NONE | Avg. monthly balance produces an "Earnings Credit" that may offset part or all item/service charges. Deposits processed \$0.30 per item. Deposited items, checks paid, and ACH debits/credits \$0.10 per item. | N/A | N/A | \$100.00 | - | \$15.00 |

This Credit Union is federally insured by the National Credit Union Administration. For more information about savings, money market, and spending accounts, please see the Membership Agreement.

*Items - Item includes all deposits, deposited items, checks paid, ACH credits and debits, and all other credits and debits to the account. Excludes: ATM and Debit Card.

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| CHECKING/SPENDING ACCOUNTS | |
|---|---|
| Check Copy | \$5.00 per item |
| Overdraft Fee | \$25.00 per occurrence |
| Deposited Item Return Fee | \$35.00 per item if check is written by member. |
| Inactive / Dormant Account Fee | \$10.00 per month charged after 365 days |
| Non-Sufficient Funds (NSF) Fee | \$15.00 per occurrence |
| Business Non-Sufficient Funds (NSF) Fee | \$35.00 per occurrence |
| Overdraft Transfer Fee | \$1.00 per occurrence |
| Stop Payment Fee | \$35.00 per request |

| CARDS | |
|-----------------------------|---|
| Credit/Debit Card Rush Fee | \$30.00 |
| Foreign Transaction Fee | Up to 1% of transaction amount |
| Out of Network ATM Fee | \$1.00 per occurrence |
| Replacement Visa Debit Card | <ul style="list-style-type: none"> \$15.00 in branch \$5.00 by mail |

| MONEY ORDERS & CASHIER CHECKS | |
|-------------------------------|------------------------|
| Cashier's Check | \$5.00 per check |
| Money Order | \$2.00 per money order |

| SAFE DEPOSIT BOXES | |
|-----------------------------------|--|
| Annual Rental 3x5 | \$35.00 per year |
| Annual Rental 5x5 | \$40.00 per year |
| Annual Rental 3x10 | \$45.00 per year |
| Annual Rental 5x10 | \$70.00 per year |
| Annual Rental 7x10 | \$85.00 per year |
| Annual Rental 10x10 | \$100.00 per year |
| Change of Locks Drilling of Boxes | Varies—Any charges assessed for changing of locks or drilling of boxes would be the same as the fees assessed to the Credit Union. |
| Past Due Box Fee | \$15.00 |
| Re-Key Fee | \$15.00 |
| Replacement of Biometric Card | \$5.00 |
| Storage Fee | Equals the amount of the box rent. |

| SAVINGS | |
|----------------------------|---|
| Par Value of One Share | \$1.00 |
| Single Service Account Fee | \$10.00 per month if only a membership savings account and balance less than \$100.00 |

| MISCELLANEOUS | |
|---------------------------------|---|
| Account Research | \$50.00 per hour / \$12.50 minimum charge |
| Bad Address | \$10.00 per month |
| Coin Machine | \$25.00 (Non-Members) |
| Foreign Currency Handling Fee | <ul style="list-style-type: none"> \$50.00 Exchange for U.S. Currency \$25.00 Exchange for Foreign Currency |
| Legal Notices/Levy Fee | \$100.00 |
| Money Service Business Fees | <ul style="list-style-type: none"> Cash Deposits \$30.00 per deposit and 0.15% of total bill amount Cash Withdrawals \$30.00 per withdrawal. 0.30% of total bill amount, and 10.50% of total coin amount Cash Exchanges 0.30% of total bill amount and 10.50% of total coin amount |
| Notary Fee | \$3.00 (Non-members) |
| Paper Statement Fee | \$2.00 per statement |
| Statement Copy Fee | \$2.00 per statement |
| Verification of Loan or Deposit | \$15.00 per form |
| Wire Transfer Fee (Outgoing) | <ul style="list-style-type: none"> \$15.00 per transfer (Domestic) \$80.00 per transfer (International) |

ALL MEMBERS CAN ENJOY THESE BENEFITS:

- Free coin machine service
- Free notary service
- No check cashing fees
- No charge for damaged or stolen replacement cards
- No fee for ACH payments or to pay by phone

SPENDING PLUS MEMBERS & MEMBERS 60+ ENJOY THESE GREAT BENEFITS:

- Two free boxes of standard-design checks per year*
- No fee for domestic wire transfers
- No paper statement or single service account fees (members 60 and older only)
- Up to four free cashier's checks or money orders per quarter

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CUSTOM CERTIFICATE ACCOUNTS FOR CONSUMERS & BUSINESSES

| Account Type | Minimum Opening Deposit to Earn APY | | | | | |
|---------------------------|--------------------------------------|-------------------------------|--------------------------------------|-------------------------------|--------------------------------------|-------------------------------|
| | \$500.00–\$99,999.99 | | \$100,000.00–\$249,999.99 | | \$250,000 & Greater | |
| | Dividend Rate | Annual Percentage Yield (APY) | Dividend Rate | Annual Percentage Yield (APY) | Dividend Rate | Annual Percentage Yield (APY) |
| 3–5 Months | 4.410% | 4.50% | 4.410% | 4.50% | 4.410% | 4.50% |
| 6–11 Months | 3.687% | 3.75% | 3.687% | 3.75% | 3.687% | 3.75% |
| 12–23 Months | 3.687% | 3.75% | 3.687% | 3.75% | 3.687% | 3.75% |
| 24–35 Months | 2.960% | 3.00% | 2.960% | 3.00% | 2.960% | 3.00% |
| 36–47 Months | 2.960% | 3.00% | 2.960% | 3.00% | 2.960% | 3.00% |
| 48–59 Months | 2.960% | 3.00% | 2.960% | 3.00% | 2.960% | 3.00% |
| 60 Months | 2.960% | 3.00% | 2.960% | 3.00% | 2.960% | 3.00% |
| Rate is Fixed or Variable | Fixed | | Fixed | | Fixed | |
| Dividends Compounded | Monthly | | Monthly | | Monthly | |
| Dividends Credited | Monthly | | Monthly | | Monthly | |
| Additional Deposits | Not Allowed | | Not Allowed | | Not Allowed | |
| Early Withdrawal Penalty | See Section 8 | | See Section 8 | | See Section 8 | |
| Renewal | Automatic with a 10-day grace period | | Automatic with a 10-day grace period | | Automatic with a 10-day grace period | |

PROMOTIONAL CERTIFICATE ACCOUNTS

| Term or Type | Dividend Rate | Annual Percentage Yield (APY) | Rate Fixed or Variable | Dividends Compounded | Dividends Credited | Minimum Opening Deposit | Additional Deposits | Early Withdrawal Penalty | Renewals |
|---------------|---------------|-------------------------------|------------------------|----------------------|--------------------|-------------------------|---------------------|--------------------------|--------------------------------------|
| 7 Month Promo | 4.410% | 4.50% | Fixed | Monthly | Monthly | \$500 | No | See Section 8 | Automatic with a 10-day grace period |

CERTIFICATE TERMS & CONDITIONS

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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 all fixed rate accounts, the dividend rate and APY will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The dividend period for all certificates is monthly, for example, the dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends will be credited and compounded at the end of each month and upon maturity.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid services fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS ON NON-CASH ITEMS. Dividends will begin to accrue on the business day that non-cash items (e.g. checks) are deposited to the account.

6. MATURITY. Your account will mature according to the term indicated on your maturity notice and as indicated on your account summary or statement.

7. TRANSACTION LIMITATIONS. In most cases, you may not make a partial withdrawal from a certificate or make additional deposits before the maturity date. The Credit Union may designate certain promotional certificates to allow these transactions.

8. EARLY WITHDRAWAL PENALTIES. The penalty for withdrawal of any of the principal (no penalty on dividends) prior to maturity date will equal 50% of simple dividends projected to be earned over the term of the certificate.

The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. The penalty applies whether or not the dividends have been earned and may result in the loss of principal. Exceptions to Early Withdrawal Penalties: We may, at our discretion, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) if an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) if the account is a Traditional IRA Account and any portion is paid within 7 days after the establishment of the account provided the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; (3) and if the account is an IRA Account and the owner attains the age of 73.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

10. NON-TRANSFERABLE / NON-NEGOTIABLE. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

11. DOUBLE PLAY PROMOTIONAL FEATURE. The Credit Union may designate certain certificates to have a one-time rate adjustment during the life of the certificate. If this feature is made available, the dividend rate will be considered to be variable. If this right is exercised by the member, the rate to which the certificate is adjusted will be the rate offered on a custom certificate that has the same term and balance as originally contracted on the double play certificate, but it will not change any other feature of the certificate, including the maturity date.

12. IRA CERTIFICATES. Any certificate may be opened as an IRA Certificate.

13. PROMOTIONAL CERTIFICATES. Promotional certificates are only offered for a limited time. A promotional certificate will automatically renew as a custom certificate with the term closest to the promotional term and may have different features. External funds are funds not currently on deposit with the Credit Union. Internal funds are funds currently on deposit with the Credit Union.