The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

**Last Dividend Declaration Date:**

**December 22, 2016**

#### Regular Share Account

- **DIVIDENDS Dividend Rate/Annual Percentage Yield**
  - Dividends Compounded: Quarterly
  - Dividends Credited: Quarterly
  - Dividend Period: Quarterly

**BALANCE REQUIREMENTS**
- Minimum Opening Deposit: $10.00
- Minimum Balance to Avoid a Service Fee: ---
- Minimum Balance to Earn the Stated APY: $125.00
- Balance Method: Average Daily Balance

**ACCOUNT LIMITATIONS**
- Account withdrawal
- Limitations apply.

#### Christmas Club Account

- **DIVIDENDS Dividend Rate/Annual Percentage Yield**
  - Dividends Compounded: Quarterly
  - Dividends Credited: Quarterly
  - Dividend Period: Quarterly

**BALANCE REQUIREMENTS**
- Minimum Opening Deposit: ---
- Minimum Balance to Avoid a Service Fee: ---
- Minimum Balance to Earn the Stated APY: $125.00
- Balance Method: Average Daily Balance

**ACCOUNT LIMITATIONS**
- Account withdrawal
- Limitations apply.

### FEE SCHEDULE

**Share Account Fees**
- Christmas club Account Early Withdrawal Fee: $10.00
- Regular Share Account Excessive Withdrawals (more than three (3) per six (6) months): $10.00

**Credit Union Membership**
- Membership Share: $5.00 par
- Membership Fee: $5.00.

**Loan Application Fee**
- Consumer Loans: $25.00

**Other Service Fees (applicable to all accounts)**
- Return Check Fee: $30.00
- Late Payment Fee: $25.00

The rates and fees appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.