

New Member Savings Account Rates and Terms

Daily Balance	Interest / Dividend Rate	Annual Percentage Yield	Compounded & Credited	Min Balance to Open	Min Balance to Earn APY	Monthly Fee
\$100,000.00 or less	4.89%	5.00%	Monthly	\$0	\$0	None
\$100,000.01 or more	0.05%	5.00% to 4.55%				

*For the New Member Savings Account, **the APY of 5.00% applies only to the first \$100,000 in the account. The total portion of your balance over \$100,000 will earn 0.05%.** This means that if your daily balance is greater than \$100,000, your total APY will decrease as your balance increases. The APY range for the second rate tier listed in the table above assumes a minimum balance of \$100,000.01 and a maximum balance of \$110,000.00. For example, if your balance is between \$100,000 and \$110,000, your APY will range from 5.00% to 4.55% depending on the balance of your account. Available to new memberships only, within the first 30 days that membership is established, must be 18 years or older, one account per member.

Truth in Savings Disclosures

- Rate Information** - The Interest/Dividend Rates and Annual Percentage Yields on your deposit accounts are stated above and may change at any time as determined by us, except as otherwise disclosed above. The APY is a percentage rate that reflects the total amount of interest/dividends to be paid on an account based on the interest/dividend rate and frequency of compounding for an annual period. The APY is based on the assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. **The 5.00% APY applies to the first \$100,000 in the account; the portion of the balance over \$100,000 will earn 0.05% APY.**
- Nature of Dividends** - Dividends on regular Savings are based upon the Credit Union's current income and available earnings after transfers for required reserves at the end of a dividend period. The Dividend Rate and APY stated on the Rate Sheet reflect the earnings the Credit Union anticipates having available for distribution.
- Compounding and Crediting** - The Rate Sheet describes the time frames for compounding and crediting interest/dividends.
- Balance Information** - The minimum balance required to open each account and earn the APY is stated on the Rate Sheet. For all accounts, interest/dividends are calculated by the daily balance method, which applies a daily periodic rate to the full amount of principal in the account each day.
- Accrual of Interest/Dividends** - Interest/Dividends will begin to accrue on cash deposits and on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- Nontransferable/Nonnegotiable** - All accounts are nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except with the Credit Union.
- Unfunded Accounts** - Accounts not funded within 30 days of account opening may be subject to closure by the Credit Union.

This Rate Sheet describes certain conditions, rates, and fees applicable to the Credit Union at this time and we may offer other rates and amend the conditions or fees from time to time. All interest rates and yields are determined by us and are effective as of the date above. Savings and Checking account rates are variable and may change at any time. Account Fees may reduce earnings. Each Accountholder agrees to the terms stated in this Rate Sheet and acknowledges that it is part of the Membership & Account Agreement. This Credit Union is federally insured by the National Credit Union Administration.

