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ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: **3/1/ 2020**

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Shares(1)		<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> IRA Share(1)		<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> Secondary Share(1)		<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> Checking(1)(2)	\$2,500.00 - \$9,999.99	<u>0.00</u> %	<u>0.00</u> %
	\$10,000.00 - \$24,999.99	<u>0.00</u> %	<u>0.00</u> %
	\$25,000.00 & Greater	<u>0.00</u> %	<u>0.00</u> %
<input type="checkbox"/> Holiday Club(1)		<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> Money Market(1)(2)	\$2,500.00 - \$24,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$25,000.00 - \$49,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$50,000.00 - \$99,999.99	<u>0.10</u> %	<u>0.10</u> %
	\$100,000.00 & Greater	<u>0.10</u> %	<u>0.10</u> %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 3/1/2020. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) Only the funds that comprise each tier will earn the rate for that tier.

Schedule of Fees and Charges

Description of Fee	Amount
• Membership Fee	\$5.00
• Account Reconciliation	\$25.00
• ACH Reject	\$30.00
• ACH Stop Payment	\$25.00
• ATM Out of Network Fee	\$2.00
• Card Replacement Fee	\$10.00
• Copy of Check	\$3.50
• Copy of Statement	\$5.00
• Deposited Returned Item	\$25.00
• Visa Cash Advance Fee (in branch)	\$3.00
• Card Payment-by-Phone Convenience Fee	\$10.00
• History Printout Current Month	\$5.00
• Foreign Transaction Fee (Visa)	1.00%
• IRA Administration Fee (per year)	\$8.50
• Levy or Garnishment	\$30.00
• Escheat Notice Fee	\$2.00
• Non Member Check Cash Fee	\$5.00
• Notary Fees	
4 Signatures	\$10.00
Each Signature After 4 Per Appointment	\$10.00
• Official Bank Check	\$5.00
• Overdraft Check	\$30.00
• Overdraft Transfer Fee	\$2.00
• Returned Mail Fee	\$5.00
• Statement Mailing Fee (will be waived if conditions meet)	
Share Statement	\$2.00 quarterly
Checking Statement	\$5.00 monthly
• Stop Payment Fee	\$25.00
• Skip-A-Pay Fee	\$25.00
• Temporary Checks (set of 4)	\$5.00
• Wire Incoming	\$10.00
• Wire Outgoing Domestic	\$25.00