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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:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Shares(1)(2)	\$100.00	_____%	_____%
<input type="checkbox"/> IRA Share(1)(2)	\$100.00	_____%	_____%
<input type="checkbox"/> Secondary Share(1)(2)	\$100.00	_____%	_____%
<input type="checkbox"/> Checking(1)(2)	\$2,500.00 - \$9,999.99	_____%	_____%
	\$10,000.00 - \$24,999.99	_____%	_____%
	\$25,000.00 & Greater	_____%	_____%
<input type="checkbox"/> Holiday Club(1)		_____%	_____%
<input type="checkbox"/> Money Market(1)(2)	\$2,500.00 - \$24,999.99	_____%	_____%
	\$25,000.00 - \$49,999.99	_____%	_____%
	\$50,000.00 - \$99,999.99	_____%	_____%
	\$100,000.00 & Greater	_____%	_____%

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

(2) All deposited funds in the Account will earn the dividend rate for the qualifying 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
• Early ACH Posting Fee	\$15.00 per item
• 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/Internet Convenience Fee	based on payment amount
• History Printout Current Month	\$5.00
• Foreign Transaction Fee (Visa)	1.00%
• IRA Administration Fee (per year)	\$8.50
• Levy or Garnishment	\$30.00
• Dormant Account Fee	\$2.00 monthly
• Escheat Notice Fee	\$2.00
• Non Member Check Cash Fee	\$5.00
• Notary Fee	\$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