

Rate Schedule

The rates and terms applicable to your account at Proponent are provided in this Rate Schedule.

Membership Account
 Custodial Membership Account
 Trust Savings Account

DIVIDENDS	
Annual Rate	0.10%
Annual Percentage Yield	0.10%
Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Calendar Month
-	-

BALANCE REQUIREMENTS	
Minimum Opening Deposit	\$50.00
Minimum Balance	\$50.00
Minimum Balance To avoid monthly service fee	-
Minimum Balance To earn stated APY*	-
Balance Method	Daily
Account Limitations	Yes

You-Name-It Savings Account

DIVIDENDS	
Annual Rate	0.10%
Annual Percentage Yield	0.10%
Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Calendar Month
-	-

BALANCE REQUIREMENTS	
Minimum Opening Deposit	-
Minimum Balance	-
Minimum Balance To avoid monthly service fee	-
Minimum Balance To earn stated APY*	-
Balance Method	Daily
Account Limitations	Yes

Pro Savings Account
 Pro Custodial Savings Account
 Pro Traditional IRA Savings Account
 Pro Roth IRA Savings Account
 Pro Coverdell ESA Savings Account

DIVIDENDS		
Average Daily Balance	Annual Rate	Annual Percentage Yield
\$0-\$9,999.99	0.10%	0.10%
\$10,000-\$24,999.99	0.20%	0.20%
\$25,000 +	0.30%	0.30%
Dividends Compounded	Monthly	
Dividends Credited	Monthly	
Dividend Period	Calendar Month	

BALANCE REQUIREMENTS	
Minimum Opening Deposit	-
Minimum Balance	-
Minimum Balance To avoid monthly service fee	-
Minimum Balance To earn stated APY*	-
Balance Method	Daily
Account Limitations	Yes

Rate Schedule

The rates and terms applicable to your account at Proponent are provided in this Rate Schedule.

■ Pro Checking

DIVIDENDS

Annual Rate	-
Annual Percentage Yield	-
Dividends Compounded	-
Dividends Credited	-
Dividend Period	-
-	-

BALANCE REQUIREMENTS

Minimum Opening Deposit	-
Minimum Balance	-
Minimum Balance To avoid monthly service fee	-
Minimum Balance To earn stated APY*	-
Balance Method	-
Account Limitations	-

■ Platinum Checking

DIVIDENDS

Average Daily Balance	Annual Rate	Annual Percentage Yield
\$0-\$9,999.99	0.05%	0.05%
\$10,000-\$49,999.99	0.10%	0.10%
\$50,000 +	0.20%	0.20%

Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Calendar Month

BALANCE REQUIREMENTS

Minimum Opening Deposit	-
Minimum Balance	-
Minimum Balance To avoid monthly service fee	\$7,500
Minimum Balance To earn stated APY*	-
Balance Method	Daily
Account Limitations	-

Truth-In-Savings Account Disclosures

Except as specifically described, the following disclosures apply to all of the accounts.

Rate Information for Membership Accounts, Savings Accounts, IRA Savings, and Checking Accounts

For Regular, Custodial Shares, Regular and Trust Savings, IRA Savings Accounts, and Checking Accounts, the Dividend Rate and Annual Percentage Rate may change monthly as determined by the Credit Union's Board of Directors. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

The Pro Savings/Pro Custodial Savings/Pro IRA Savings and the Platinum Checking Accounts are Tiered Rate Accounts.

For the Pro Savings, Pro Custodial Savings, Pro Traditional IRA Savings, Pro Roth IRA Savings, and Pro Coverdell ESA Savings Account, if your average daily balance is \$9,999.99 or below during the dividend period, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account is \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield will apply. If your account balance is \$25,000.00 or greater, the third Dividend Rate and Annual Percentage Yield will apply.

For the Platinum Checking Account, if your average daily balance is \$9,999.99 or below during the dividend period, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$10,000.00 - \$49,999.99 during the dividend period, the second Dividend Rate and Annual Percentage Yield will apply. Finally, if your average daily balance is \$50,000.00 or more during the dividend period, the third Dividend Rate and Annual Percentage Yield will apply.

Once a particular account balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Dividends Compounding and Crediting

The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

Accrual of Dividends

For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

Balance Information

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

Fees and Charges

Fees and charges may be assessed against your account. Refer to Proponent's Fee Schedule for current rates and fees.

Regulation D

This regulation was implemented by the Board of Governors of the Federal Reserve System, whose job is to ensure that financial institutions maintain adequate reserves for the funds they have on deposit. It limits the number of pre-authorized, automatic or phone transactions you make each month on a deposit account to a maximum of six.

Account Limitations

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be charged per transaction and may be subject to closure by the credit union (Refer to Proponent Fee Schedule).

Information

Nontransferable/Nonnegotiable

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with Proponent.

Bylaw Requirements

A member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at anytime, to require members to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw share holdings that are pledged as required on security on loans without written approval of the Credit Union, except to the extent that such shares exceed the member's total primary contingent liability to the Credit Union. No member may withdraw any share holdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers from whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

Par Value of Shares; Dividend Period. The par value of a regular share in this Credit Union is \$50. The dividend period of this Credit Union is monthly.

National Credit Union Share Insurance Fund

Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.