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(760) 446-3500 • Fax 760) 446-6904

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 ("APY") and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

VARIABLE RATE																																				
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FIXED RATE (Term Accounts - continued)

Account Type	MINIMUM BALANCE TO OPEN	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Regular Term Share(3)	\$ _____	12 Month	Less than \$1,000.00	_____ %	_____ %
			\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$49,999.99	_____ %	_____ %
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	\$ _____	24 Month	Less than \$1,000.00	_____ %	_____ %
			\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$49,999.99	_____ %	_____ %
			\$50,000.00 & Greater	_____ %	_____ %
	\$ _____	36 Month	Less than \$1,000.00	_____ %	_____ %
			\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$49,999.99	_____ %	_____ %
			\$50,000.00 & Greater	_____ %	_____ %
IRA Term Share(3)	\$ _____	6 Month	Less than \$1,000.00	_____ %	_____ %
			\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$9,999.99	_____ %	_____ %
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		\$1,000.00 - \$2,499.99	_____ %	_____ %	
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		\$50,000.00 & Greater	_____ %	_____ %	
Jumbo Term Share(3)	\$ _____	6 Month		_____ %	_____ %
	\$ _____	12 Month		_____ %	_____ %
	\$ _____	24 Month		_____ %	_____ %
	\$ _____	36 Month		_____ %	_____ %
	\$ _____	48 Month		_____ %	_____ %
	\$ _____	60 Month		_____ %	_____ %

Schedule of Fees and Charges

ATM/DEBIT/ELECTRONIC SERVICE FEES

Non CO-OP Network ATM Transaction.....	\$1.00
Debit/Credit Card Replacement Fee.....	\$10.00
Rush Delivery - Debit Card.....	\$40.00
Non-Sufficient Funds Debit Transaction.....	\$10.00
Non-Sufficient Funds ACH Transaction.....	\$29.00
ACH Stop Payment Fee.....	\$10.00
CO-OP Network ATM Transaction.....	FREE

CHECKING ACCOUNT SERVICE FEE

Non-Sufficient Funds (Per item).....	\$29.00
Share Draft Stop Payment.....	\$10.00
Overdraft Privilege Fee (Per item).....	\$29.00
Overdraft Transfer Fee (Per item).....	\$2.00
Check Printing	
Basic Checking.....	Cost + \$5.00
Premium Checking.....	FREE
Senior Check Printing (1 box per year w/ Direct Deposit).....	FREE
Temporary Checks (up to 10).....	\$5.00
Overnight/FEDEX Services.....	\$50.00
Photocopy/Paid Checks (2 free per month).....	\$2.00
Monthly Service Fee	
Premium Checking.....	\$4.95
Premium Checking.....	\$1.95 ⁽⁴⁾
Premium Checking.....	FREE ⁽⁵⁾

CORPORATE/COUNTER CHECKS

Payable to 3rd party.....	\$3.00
Stop Payment Fee (Lost, Stolen or Destroyed).....	\$15.00
Payable to Member	FREE

GENERAL FEES

Wire Transfer Incoming (Waived if over \$5,000)	\$10.00
Wire Transfer Outgoing – Domestic.....	\$20.00
Wire Transfer Outgoing – International.....	\$50.00
Account Research/Reconciliation Fee (Per quarter-hour).....	\$6.00
Legal Processing Fee (Levies, Attachments, Subpoenas).....	\$25.00
Account Closure Fee (within first 6 months).....	\$5.00
Super Saver Withdrawal Fee (3 Free per month).....	\$5.00
Returned Mail Handling (Per item).....	\$5.00
Notice of Escheat (Per year).....	\$2.00
Verification of Deposit.....	\$5.00
Statement Copy (Per statement).....	\$3.00
IRA Closure Fee.....	\$25.00
Gift Card (Per card/Any denomination).....	\$2.50
Check Cashing Fee (Per item).....	\$5.00
Monthly/Quarterly Statement Fee (Per Printed Statement).....	\$1.00
Annual IRA Custodial Fee.....	\$5.00
Payoff Demand Statement.....	\$30.00
Reconveyance Fee.....	\$45.00
Loan Payment Coupon Book	\$5.00
Low Balance Fee (Under \$100 and no activity for 12 months).....	\$5.00

- (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) Only the funds that comprise each tier will earn the rate for such tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (760) 446-3500.
- (4) For the purposes of this disclosure this fee applies to members who have a combined loan and deposit balance equal to \$25,000.00 or have five or more of the following credit union services: (a) Home Banking; (b) Mobile Banking; (c) Bill Pay; (d) Direct Deposit; (e) Remote Deposit Capture; (f) Credit Union Member for 10 years; (g) E-Statements; (h) Credit Union Credit Card; and (i) 52 Week Challenge.
- (5) For the purposes of this disclosure this fee applies to members who have a combined loan and deposit balance equal to \$100,000.00 or have five or more of the following credit union services: (a) Home Banking; (b) Mobile Banking; (c) Bill Pay; (d) Direct Deposit; (e) Remote Deposit Capture; (f) Credit Union Member for 10 years; (g) E-Statements; (h) Credit Union Credit Card; and (i) 52 Week Challenge.