

RATE AND FEE SCHEDULE

The rates and fees appearing in this schedule are accurate and effective for the accounts as of the Last Dividend Declaration Date indicated on this schedule. If you have any questions or require current rate and fee information on your accounts, please contact the credit union.

	Master Shares	Smart Money	Club (Sub)	IRA Shares
DIVIDEND RATE/ ANNUAL PERCENTAGE YIELD	0.03% 0.03%	0.10% 0.10%	0.03% 0.03%	0.10% 0.10%
MINIMUM BALANCE TO OPEN ACCOUNT	\$25.00	\$1.00	\$1.00	\$1.00
MINIMUM BALANCE TO EARN STATED APY	\$250	\$2,500	\$1	\$1000
BALANCE METHOD	DAILY	DAILY	DAILY	DAILY
DIVIDENDS COMPOUNDED	MONTHLY	MONTHLY	MONTHLY	MONTHLY
DIVIDENDS CREDITED	MONTHLY	MONTHLY	MONTHLY	MONTHLY
DIVIDEND PERIOD	MONTHLY	MONTHLY	MONTHLY	MONTHLY

Master Share (Savings) Accounts, Smart Money Accounts, and Club (Sub) Accounts:

TRANSACTION LIMITATIONS - Federal regulations limit the number of transfers or withdrawals from your account. During any month 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, overdraft protection transfers, Point of Sale (POS), checks, drafts or telephonic order or instruction. No more than three of the transfers may be made by check, POS or draft or similar order to a third party. If you exceed the transfer limitations set forth above, your account is subject to a fee in accordance with the Fee schedule as adopted by the Board of Directors from time to time.

Checking (Share Draft) Accounts:

You must maintain a minimum daily balance of \$500 in your account to avoid a minimum balance fee. If during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee in accordance with the Fee schedule as adopted by the Board of Directors from time to time.

IRA Accounts

TRANSACTION LIMITATIONS - You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

FEATURES COMMON TO ALL ACCOUNTS:

RATE INFORMATION The dividend rate and annual percentage yield may change every dividend period. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are variable and may change every dividend period as determined by the credit union's Board of Directors.

NATURE OF DIVIDENDS Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period and cannot be guaranteed.

DIVIDEND PERIOD The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

DIVIDEND COMPOUNDING AND CREDITING The compounding and crediting of dividends applicable to each account is set forth in the Rate and Fee Disclosure. 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 Dividends will begin to accrue on the business day you deposit cash and noncash items (i.e. checks) to your account.

BALANCE INFORMATION The minimum balance requirements applicable to each account are set forth in the Rate and Fee Disclosure. 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.

SERVICE CHARGES All accounts may be subject to service charges in accordance with the Fee Schedule adopted by Board of Directors from time to time.

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 the credit union.

FEES FOR OVERDRAWING ACCOUNTS Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or payment of a check draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. Please refer to the Fee Schedule for current fee information.

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Fee Schedule

Master Share/Savings Account

Membership Fee.....	\$2
Excessive Withdrawal.....	\$2
Dormant Account.....	\$5

Escheated Account Fee.....	\$50
IRA Share Annual Maintenance.....	\$15
Account Closure (within 30 days of opening).....	\$25

Draft/Checking Accounts

Minimum Balance Fee.....	\$2
Insufficient Funds Check/EFT.....	\$30
Paid Insufficient Funds Check/EFT.....	\$5
Stop Payment Order.....	\$20
Copy of Paid Draft.....	\$5
Check Printing.....	Varies
Hand Posting (misprinted/misencoded).....	\$1

ATM

Monthly Maintenance.....	\$1
Withdrawal from any account in excess of six per calendar month.....	\$1.00 per withdrawal
Replacement Card.....	\$5
Replacement PIN.....	\$5

Fees Common To All Accounts

Return Deposit.....	\$20
Insufficient Funds EFT Item.....	\$30
Paid Insufficient Funds EFT Item.....	\$5
STCU Issued Check to Third Party (members).....	\$3
STCU Issued Check to Third Party (non-members).....	\$25
Stop Payment STCU Issued Check.....	\$20
Copy of Paid STCU Issued Check.....	\$5
Duplicate Statement.....	\$1 per page
Notary Public.....	Free
Wire Transfer within USA.....	\$20
Wire Transfer outside USA.....	\$40
Return Coin.....	10% of amount
Reconciliation/Research per Hour.....	\$15
Check Cashing.....	\$5
Duplicate Lien Release.....	\$5
Fax Service per Page.....	\$3
Garnishment Processing.....	\$25

Your savings insured to \$250,000

NCUA

The National Credit Union Administration
a U.S. Government agency