

This rate and fee schedule sets forth current conditions, rates, fees and charges applicable to your savings, checking, IRA savings and certificate accounts at Maps Credit Union at this time. The credit union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this rate and fee schedule and acknowledges that it is a part of the Membership and Account Agreement. The rates appearing in this schedule are accurate and effective for savings and checking accounts as of the effective date indicated above. If you have any questions or require current rate information on your accounts, please call the credit union at the telephone numbers listed on this sheet.

SAVINGS ACCOUNTS							
	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE TO EARN DIVIDENDS	DIVIDENDS COMPOUNDED & CREDITED	MINIMUM OPENING BALANCE	MONTHLY SERVICE FEE	MINIMUM BALANCE TO AVOID SERVICE FEE
<input type="checkbox"/> Share Savings	0.02%	0.02%	\$100	Monthly	\$5	See Fee Schedule	\$100
<input type="checkbox"/> Other Savings	0.02%	0.02%	\$100	Monthly	\$5	\$0	\$0
<input type="checkbox"/> Youth Savings Club	0.02%	0.02%	\$0	Monthly	\$5	\$0	\$0
<input type="checkbox"/> Christmas Club	0.02%	0.02%	\$0	Monthly	\$10	\$0	\$0
<input type="checkbox"/> IDA Savings	0.02%	0.02%	\$100	Monthly	\$5	\$0	\$0
<input type="checkbox"/> Member Rewards	2.96%	3.00%	\$0	Monthly	N/A	\$0	\$0
<input type="checkbox"/> Market Investor							
\$100-\$9,999.99	0.01%	0.01%	\$100	Monthly	\$500	\$0	\$0
\$10,000-\$49,999.99	0.05%	0.05%					
\$50,000-\$99,999.99	0.10%	0.10%					
\$100,000 and above	0.15%	0.15%					

CHECKING ACCOUNTS							
	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE TO EARN DIVIDENDS	DIVIDENDS COMPOUNDED & CREDITED	MINIMUM OPENING BALANCE	MONTHLY SERVICE FEE	MINIMUM BALANCE TO AVOID SERVICE FEE
<input type="checkbox"/> Free Community	0.00%*	0.00%*	N/A	N/A	\$25	\$0	\$0
<input type="checkbox"/> President's Club							\$30,000 in combined loans and/or deposits
\$750-\$9,999.99	0.15%	0.15%	\$750	Monthly	\$25	\$7.50	
\$10,000 and above	0.20%	0.20%					
<input type="checkbox"/> Dividend Option	0.01%	0.01%	\$750	Monthly	\$25	\$7.50	\$750
<input type="checkbox"/> Passport (55+)	0.01%	0.01%	\$750	Monthly	\$25	\$0	\$0

CERTIFICATE ACCOUNTS						
	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	INTEREST COMPUTATION METHOD	INTEREST PERIOD	
<input type="checkbox"/> Regular Certificates						
60 months	0.45%	0.45%	\$1,000	Compounded	Monthly	
48 months	0.40%	0.40%	\$1,000	Compounded	Monthly	
36 months	0.30%	0.30%	\$1,000	Compounded	Monthly	
30 months	0.30%	0.30%	\$1,000	Compounded	Monthly	
24 months	0.25%	0.25%	\$1,000	Compounded	Monthly	
18 months	0.20%	0.20%	\$1,000	Compounded	Monthly	
12 months	0.20%	0.20%	\$1,000	Compounded	Monthly	
12 month First Step	0.15%	0.15%	\$100	Compounded	Monthly	
6 months	0.10%	0.10%	\$1,000	Compounded	Monthly	
3 months	0.05%	0.05%	\$1,000	Compounded	Monthly	

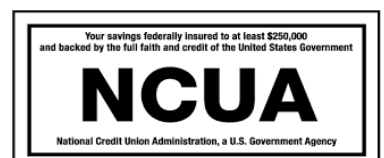
  

IRA SAVINGS ACCOUNTS						
	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	DIVIDENDS COMPOUNDED & CREDITED	MINIMUM BALANCE TO EARN DIVIDENDS	
<input type="checkbox"/> IRA Savings	0.15%	0.15%	\$0	Monthly	\$0	
<input type="checkbox"/> Monthly IRA Share Account - Traditional or Roth (Min. \$50 a month)	0.20%	0.20%	\$0	Monthly	\$0	
<input type="checkbox"/> Premier IRA (Annual fee of \$10)	0.20%	0.20%	\$0	Monthly	\$0	

IRA CERTIFICATE ACCOUNTS						
	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	INTEREST COMPUTATION METHOD	INTEREST PERIOD	
<input type="checkbox"/> Regular IRA Certificates						
60 months	0.45%	0.45%	\$1,000	Compounded	Monthly	
48 months	0.40%	0.40%	\$1,000	Compounded	Monthly	
36 months	0.30%	0.30%	\$1,000	Compounded	Monthly	
30 months	0.30%	0.30%	\$1,000	Compounded	Monthly	
24 months	0.25%	0.25%	\$1,000	Compounded	Monthly	
18 months	0.20%	0.20%	\$1,000	Compounded	Monthly	
12 months	0.20%	0.20%	\$1,000	Compounded	Monthly	
12 month First Step	0.15%	0.15%	\$100	Compounded	Monthly	
6 months	0.10%	0.10%	\$1,000	Compounded	Monthly	

APY = Annual Percentage Yield. Fees can reduce earnings.



# TRUTH-IN-SAVINGS DISCLOSURES

## PERSONAL ACCOUNTS

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

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. 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 dividend-bearing accounts, the Dividend Rate may change periodically as determined by the Board of Directors. \*On all Free Community Checking accounts, one cent per debit card transaction will be donated to the non-profit Maps Community Foundation. No dividends will be earned on the account and no donations will be deducted from the account.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. On dividend-bearing accounts, the Dividend Period is based on a calendar month. The Dividend Rate and Annual Percentage Yield set forth above are accurate as of the Effective Date.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth on the Schedule. The Dividend Period for all dividend-bearing accounts begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.
- 4. Accrual of Dividends.** Dividends will begin to accrue on cash and noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- 5. Balance Information.** The minimum balance required to open each account, earn dividends and avoid a service fee is set forth on the Schedule. On all Maps checking accounts, Share Savings accounts, and Youth Savings accounts, the dividends are calculated and the minimum balances required to earn dividends are determined using the actual daily balance method. On Market Investor accounts, the daily balance to keep the account open is \$100.
- 6. IRA Information.** The Monthly IRA Share Accounts-Traditional or Roth periodic deposits are required in the form of direct deposit, payroll deduction, or automatic transfers. Deposits shall be a monthly minimum of \$50.00. Additional contributions may be made at any time as long as monthly contributions are still made. Once monthly contributions end the account will be transferred to a regular IRA Savings Account. Monthly IRA Share Accounts-Traditional or Roth are current year contributions only; prior year contributions, rollovers and transfers, internally or externally are not eligible. Premier IRA accounts will be assessed a \$10 annual fee between January 15 and January 31. The fee will be deducted from the IRA principal, and does not count as a withdrawal for IRS purposes.
- 7. Account Limitations.** For a Christmas Club account, the account balance will be withdrawn or transferred automatically to you the first week in November (balance withdrawal date), and the account will remain open. On Christmas Club accounts, there is a withdrawal fee if you withdraw any of the account balance prior to the withdrawal date.
- 8. Member Reward Accounts.** Deposits into your Member Rewards account can only come from three sources: Round Up, Cashback Credit Card, and Reward Bonus (you cannot make deposits directly into a Member Rewards account).

## CERTIFICATE ACCOUNTS

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

- 1. Rate Information.** The Interest Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The APY is a percentage rate that reflects the total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for an annual period. The Interest Rate and APY are fixed and will be in effect for the term of the account.
- 2. Compounding and Crediting.** Interest will be computed and credited as set forth above. The Interest Period begins on the first calendar day of the Interest Period and ends on the last calendar day of the Interest Period.
- 3. Balance Information.** The minimum balances required to open each account are set forth above, except there is a minimum opening balance of \$100 for the First Step account. The dividends are calculated and the minimum balances required to earn dividends are determined using the actual daily balance method. Dividends are calculated by multiplying a daily periodic rate to the principal in the account each day.
- 4. Accrual of Interest.** Interest begins to accrue on cash and noncash (e.g. checks) deposits on the business day you make the deposit to your account.
- 5. Transaction Limitations.** After your account is opened, you may not make additional deposits to your account until after the maturity date. First Step Certificate allows unlimited deposits, minimum of \$10.
- 6. Maturity.** Your account will mature within the term set forth above or the maturity date set forth on your Account Receipt or Renewal Notice.
- 7. Early Withdrawal Penalty.** Partial withdrawals are not allowed and a penalty will be imposed if you withdraw the principal before the maturity date. Interest may be withdrawn before the maturity date without penalty, however if the account is compounded, the APY will be reduced.
  - a. Amount of Penalty.** The amount of the penalty for early withdrawal of the principal is based on the term of your account. The penalty schedule is as follows: Certificates 365 days or less--90 days interest; more than 365 days--180 days interest. The penalty is calculated as a forfeiture of part of the interest that has been earned on the account and is calculated on the original balance of the certificate on the opening or most recent rollover date. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.
  - b. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
  - c. IRA Accounts.** You may designate Certificates with periods from 6 to 60 months as an IRA account; however all IRA limitations and withdrawal restrictions apply, specifically the 10% early withdrawal penalty if you are under 59 ½ years of age, refer to the Credit Union IRA Disclosure Statement in your IRA Trust Application Packet.
- 8. Renewal Policy.** Your account will automatically renew for another term upon maturity at the then current interest rate. You have a grace period of ten (10) days after maturity in which to make deposits or withdrawals without being charged a penalty. If deposits or withdrawals are made during the grace period your APY may be effected. No interest will accrue after the maturity date if the account is not renewed.
- 9. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligations of an owner, except obligations with the Credit Union.