



Account Disclosure Rate Supplement

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: 9/05/2018

Account Type	VARIABLE RATE		
	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Share Savings (1)		<u>0.0100</u>	<u>0.01</u>
<input type="checkbox"/> Personal Savings (1)		<u>0.0100</u>	<u>0.01</u>
<input type="checkbox"/> Health Savings Checking (1)		<u>0.9954</u>	<u>1.00</u>
<input type="checkbox"/> Money Market (1)(2)	Less than \$1,000.00	<u>0.4989</u>	<u>0.50</u>
	\$1,000.00 - \$4,999.99	<u>0.4989</u>	<u>0.50</u>
	\$5,000.00 - \$9,999.99	<u>0.4989</u>	<u>0.50</u>
	\$10,000.00 - \$24,999.99	<u>0.7474</u>	<u>0.75</u>
	\$25,000.00 - \$49,999.99	<u>0.8467</u>	<u>0.85</u>
	\$50,000.00 & \$99,999.99	<u>0.8467</u>	<u>0.85</u>
<input type="checkbox"/> Member Freedom Money Fund (1)	\$100,000.00 & Greater	<u>1.1440</u>	<u>1.15</u>
	Less than \$1,000.00	<u>0.00</u>	<u>0.00</u>
	\$1,000.00 - \$4,999.99	<u>0.1000</u>	<u>0.10</u>
	\$5,000.00 - \$9,999.99	<u>0.1000</u>	<u>0.10</u>
	\$10,000.00 - \$24,999.99	<u>0.2497</u>	<u>0.25</u>
	\$25,000.00 - \$49,999.99	<u>0.2497</u>	<u>0.25</u>
<input type="checkbox"/> IRA Savings (1)	\$50,000.00 & \$99,999.99	<u>0.2497</u>	<u>0.25</u>
	\$100,000.00 & Greater	<u>0.2497</u>	<u>0.25</u>
	\$25.00 - \$999.99	<u>0.1000</u>	<u>0.10</u>
	\$1,000.00 - \$4,999.99	<u>0.2497</u>	<u>0.25</u>
	\$5,000.00 - \$9,999.99	<u>0.3494</u>	<u>0.35</u>
	\$10,000.00 - \$24,999.99	<u>0.4989</u>	<u>0.50</u>
<input type="checkbox"/> Rewards Plus Checking (1)(3)	\$25,000.00 - \$49,999.99	<u>0.6481</u>	<u>0.65</u>
	\$50,000.00 & \$99,999.99	<u>0.6978</u>	<u>0.70</u>
	\$100,000.00 & Greater	<u>0.7474</u>	<u>0.75</u>
	Less than \$2,500.00	<u>2.2761</u>	<u>2.30</u>
	\$2,500.00 - \$24,999.99	<u>2.2761</u>	<u>2.30</u>
	\$25,000.00 - \$49,999.99	<u>0.2497</u>	<u>0.25</u>
<input type="checkbox"/> Rewards Plus Checking (1)(3)	\$50,000.00 - \$99,999.99	<u>0.2497</u>	<u>0.25</u>
	\$100,000.00 & Greater	<u>0.2497</u>	<u>0.25</u>

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Regular Certificate/ IRA Certificate (4)	\$1,000	3-5 Mo	0.7574	0.76
		6-11 Mo	0.9360	0.94
		12-23 Mo	1.3121	1.32
		24-35 Mo	1.6377	1.65
		36-47 Mo	1.8443	1.86
		48-59 Mo	2.0408	2.06
		60-71 Mo	2.0997	2.12
		72-83 Mo	2.2075	2.23
		84+ Mo	2.3055	2.33
	<input type="checkbox"/> Jumbo Certificate/ Jumbo IRA Certificate (4)	\$100,000	3-5 Mo	0.9062
		6-11 Mo	1.0846	1.09
		12-23 Mo	1.4602	1.47
		24-35 Mo	1.7853	1.80
		36-47 Mo	1.9917	2.01
		48-59 Mo	2.1879	2.21
		60-71 Mo	2.2467	2.27
		72-83 Mo	2.3544	2.38
		84+ Mo	2.4522	2.48
<input type="checkbox"/> Special Certificate/ Special IRA Certificate (4)				
<input type="checkbox"/> Special Certificate/ Special IRA Certificate (4)(5)	\$1,000	59 Mo	2.9595	3.00
	\$1,000	11 Mo	2.2761	2.30
<input type="checkbox"/> Special Certificate/ Special IRA Certificate (4)(6)	\$1,000	11 Mo	2.2761	2.30

- (1) The dividend rate and APY may change every dividend period based on the determination of the Credit Union's Board of Directors.
- (2) For the purposes of this disclosure, if the initial opening deposit consists of at least \$10,000.00 not currently on deposit with the Credit Union, You will be paid dividends at a rate of 1.7361 %, corresponding ANNUAL PERCENTAGE YIELD 1.75 %, for the first 120 days Your Account is open. After the initial 120 day period Your rate will adjust to the rates that are in effect at that time.
- (3) Only the funds that comprise each tier will earn the rate for that tier.
- (4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (800) 456-3000.
- (5) The dividend rate and APY are only applicable to new Accounts that are funded solely with deposits from outside financial institutions. These rates do not apply to the renewal of an existing Account or the use of any other funds already on deposit with the Credit Union.
- (6) To be eligible for this Account You must have a Credit Union checking account with monthly; (i) direct deposit(s) of \$500.00; or (ii) at least ten transactions post to that account.