



# 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: 10/02/2017

Account Type	VARIABLE RATE		
	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Share Savings (1)		0.01%	0.01%
<input type="checkbox"/> Personal Savings (1)		0.01%	0.01%
<input type="checkbox"/> Health Savings Checking (1)		1.00%	1.00%
<input type="checkbox"/> Member Freedom Money Fund (1)	Less than \$1,000.00	0.00%	0.00%
	\$1,000.00 - \$4,999.99	0.10%	0.10%
	\$5,000.00 - \$9,999.99	0.10%	0.10%
	\$10,000.00 - \$24,999.99	0.25%	0.25%
	\$25,000.00 - \$49,999.99	0.25%	0.25%
	\$50,000.00 & \$99,999.99	0.25%	0.25%
<input type="checkbox"/> IRA Savings (1)	\$100,000.00 & Greater	0.25%	0.25%
	\$25.00 - \$999.99	0.10%	0.10%
	\$1,000.00 - \$4,999.99	0.25%	0.25%
	\$5,000.00 - \$9,999.99	0.35%	0.35%
	\$10,000.00 - \$24,999.99	0.50%	0.50%
	\$25,000.00 - \$49,999.99	0.65%	0.65%
<input type="checkbox"/> Rewards Plus Checking (1)(2)	\$50,000.00 & \$99,999.99	0.70%	0.70%
	\$100,000.00 & Greater	0.75%	0.75%
	Less than \$2,500.00	1.00%	1.00%
	\$2,500.00 - \$24,999.99	1.00%	1.00%
	\$25,000.00 - \$49,999.99	0.25%	0.25%
	\$50,000.00 - \$99,999.99	0.25%	0.25%
	\$100,000.00 & Greater	0.25%	0.25%

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Regular Certificate/ IRA Certificate (3)	\$1,000	3-5 Mo	0.4989%	0.50%
		6-11 Mo	0.4989%	0.50%
		12-23 Mo	0.9954%	1.00%
		24-35 Mo	1.2429%	1.25%
		36-47 Mo	1.4898%	1.50%
		48-59 Mo	1.7361%	1.75%
		60 + Mo	1.9819%	2.00%
<input type="checkbox"/> Jumbo Certificate/ Jumbo IRA Certificate (3)	\$100,000	3-5 Mo	0.4989%	0.50%
		6-11 Mo	0.4989%	0.50%
		12-23 Mo	0.9954%	1.00%
		24-35 Mo	1.2429%	1.25%
		36-47 Mo	1.4898%	1.50%
		48-59 Mo	1.7361%	1.75%
		60 + Mo	1.9819%	2.00%
<input type="checkbox"/> Special Certificate (3)			%	%
			%	%
			%	%
			%	%
			%	%
			%	%
<input type="checkbox"/> Special Certificate (3) (4)	\$1,000	15 Mo	1.4898%	1.50%
			%	%
			%	%
			%	%
			%	%
			%	%

(1) The dividend rate and APY may change every dividend period based on the determination of the Credit Union's Board of Directors.

(2) Only the funds that comprise each tier will earn the rate for that tier.

(3) 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.

(4) 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.