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# ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

## INSTRUCTIONS

As of the effective date shown below, the Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

EFFECTIVE DATE:				
Account Type	BALANCE	VARIABLE RATE		
		ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
Primary Savings(1)		_____ %	_____ %	
Youth Savings(1)		_____ %	_____ %	
Cash Back Checking(1)		_____ %	_____ %	
Money Market(1)(3)	Less Than \$999.99	_____ %	_____ %	
	\$1,000.00 - \$24,999.99	_____ %	_____ %	
	\$25,000.00 - \$49,999.99	_____ %	_____ %	
	\$50,000.00 - \$99,999.99	_____ %	_____ %	
	\$100,000.00 - \$249,999.99	_____ %	_____ %	
	\$250,000.00 & Greater	_____ %	_____ %	
IRA Money Market(1)(3)	Less Than \$999.99	_____ %	_____ %	
	\$1,000.00 - \$24,999.99	_____ %	_____ %	
	\$25,000.00 - \$49,999.99	_____ %	_____ %	
	\$50,000.00 - \$99,999.99	_____ %	_____ %	
	\$100,000.00 - \$249,999.99	_____ %	_____ %	
	\$250,000.00 & Greater	_____ %	_____ %	
Account Type	FIXED RATE (Certificate Account)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Share Certificate(2)	_____	6 Month	_____ %	_____ %
	_____	12 Month	_____ %	_____ %
	_____	24 Month	_____ %	_____ %
	_____	36 Month	_____ %	_____ %
	_____	48 Month	_____ %	_____ %
	_____	60 Month	_____ %	_____ %

- (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) 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 623.580.6000.
- (3) All deposited funds earn the rate for the tier.

## Schedule of Fees and Charges

Service	Fee
Account Research	\$35.00 per hour; one-hour minimum
Bad Address	\$10.00 per month
Cash Back Checking	Free if enrolled in eStatements <sup>1</sup>
Cashier's Check Replacement	\$30.00 per Cashier's Check
Check Printing	Cost will vary based on check selection
CoinStar Fee	2.60% of the total – rounded up to the nearest penny.
Collection/Foreign Items	\$35.00 per item plus direct costs
Debit Card Expedited Delivery	\$45.00
Debit Card Foreign Transaction Fee	1.50% on all transactions occurring in foreign countries and/or foreign currencies
Debit Card Replacement Lost/Stolen/Damaged Card	\$10.00 per card
Dormant Account	\$10.00 per month per account if no activity for one (1) year
Escheat Account	Any account deemed abandoned, per state law, will be assessed a \$100.00 fee or remaining balance if less than \$100.00
Excessive Transaction Fee	Savings, sub-savings or money market. \$5.00 per transfer after 6 per month. These transfers include overdraft transfers from savings, ACH debits, phone transfers, online banking, voice banking and automatic transfers.
Foreign ATM Transaction	\$1.00 per transaction in excess of (5) five per month at non-proprietary ATMs. Other institutions may assess a fee when you use their ATM.
Legal Processing Fee	\$35.00
Lopes Checking	Free if enrolled in eStatements <sup>1</sup>
Official Check Fee (payable to a third party)	\$5.00 per check
Overdraft Fee	\$33.00 per paid item. If you do not have available funds in your account to cover an item, we will strive to pay the item and overdraw your account (an overdraft item). "Items" include overdrafts created by ATM withdrawals, or other card transactions.
Insufficient Funds (Paid)	\$33.00 per paid item (per presentment). If you do not have available funds in your account to cover an item, we will strive to pay the item and overdraw your account (a paid item). "Items" include check, in person withdrawals and other electronic payments.
Insufficient Funds (Returned)	\$33.00 per returned item (per presentment). If you do not have available funds in your account to cover an item, we may return the item unpaid (a returned item). "Items" include check and other electronic payments.
Outgoing Wire Fee	\$20.00 per transaction
Paper Statement	\$2.00 per month; waived for primary members under 18 and primary members 65 and older
Pay by Phone With Credit/Debit Card Fee	3.5% of payment amount + \$20.00 Assist Fee. The \$20.00 Assist Fee can be avoided by self-initiating the transaction via online banking website and mobile banking.
Pay by Phone ACH	\$20.00 Assist Fee. The \$20.00 Assist Fee can be avoided by self-initiating the transaction via online banking website and mobile banking.
Returned Deposited Item	\$30.00 per Member Check \$10.00 per Third Party Item If we cash an item for you, accept an item for deposit to your account or as a loan payment and it is later returned unpaid, we charge you a Returned Deposited Item Fee.
Safe Deposit Box Rental (Annual Rent)	3" x 10" – \$40.00 5" x 10" – \$50.00 10" x 10" – \$85.00
Skip-A-Pay Fee	\$30.00 per loan
Stop Payment Fee	\$30.00 per member item
Try Again Checking	\$10.00 per month

<sup>1</sup>eStatement enrollment required to avoid \$2.00 paper statement fee.