

Rate and Fee Disclosure for Savings, Checking and Certificate Accounts

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your Share Savings, Share Draft, and Certificate Accounts at United Financial 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 Disclosure and acknowledges that it is a part of the Membership and Account Agreement.

| Effective Date | Dividend Rate | Annual Percentage Yield | Minimum Opening Balance | Minimum Required Balance | Dividends Compounded and Credited | Dividend Period |
|--|---------------|-------------------------|--------------------------|--------------------------|-----------------------------------|-----------------|
| 11/01/2011 | | | | | | |
| Savings Plus Account | 0.25% | 0.25% | \$25.00 | \$25.00 | | |
| Special Savings Account | 0.25% | 0.25% | | | | |
| Christmas Club | 0.25% | 0.25% | | | | |
| Money Maker Savings Account | | | | | | |
| \$100.00 to \$2,499.99 | 0.25% | 0.25% | | | | |
| \$2,500.00 to \$24,999.99 | 0.30% | 0.30% | | | | |
| \$25,000.00 to \$49,999.99 | 0.40% | 0.40% | | | | |
| \$50,000.00 to \$99,999.99 | 0.50% | 0.50% | | | | |
| \$100,000.00 and up | 0.65% | 0.65% | | | | |
| Share Draft Checking Account | | | | | | |
| \$100.00 to \$2,499.99 | 0.00% | 0.00% | | | | |
| \$2,500.00 to \$24,999.99 | 0.25% | 0.25% | | | | |
| \$25,000.00 to \$49,999.99 | 0.40% | 0.40% | | | | |
| \$50,000.00 to \$99,999.99 | 0.50% | 0.50% | | | | |
| \$100,000.00 and up | 0.65% | 0.65% | | | | |
| Direct Rewards Checking Account | | | | | | |
| \$0 to \$25,000.00 | 1.98% | 2.00% | | | | |
| \$25,000.01 and up | 0.25% | 0.25% | | | | |
| Individual Retirement Accounts Multi-Tier | | | | | | |
| \$100.00 to \$1,999.99 | 0.25% | 0.25% | | | | |
| \$2,000.00 to \$9,999.99 | 0.30% | 0.30% | | | | |
| \$10,000.00 to \$49,999.99 | 0.40% | 0.40% | | | | |
| \$50,000.00 to \$99,999.99 | 0.50% | 0.50% | | | | |
| \$100,000.00 and up | 0.65% | 0.65% | | | | |
| Grand Account | 0.30% | 0.30% | Increments of \$1,000.00 | | | |

| Effective Date | Dividend Rate | Annual Percentage Yield | Minimum Opening Balance | Minimum Required Balance | Dividends Compounded and Credited | Dividend Period | |
|---|-------------------|-------------------------|-------------------------|--------------------------|-------------------------------------|-----------------|--|
| 07/01/2011 | | | | | | | |
| Certificate of Deposit Accounts | | | | | | | |
| 6 Month Youth age 0-21 | 2.47% | 2.50% | \$100-\$2000 | | Daily/Monthly (all certificates) | | |
| 3 Month | 0.40% 0.50%** | 0.40% 0.50%** | \$500.00 | | | | |
| 6 Month | 0.45% 0.55 %** | 0.45% 0.55 %** | \$500.00 | | | | |
| 12 Month | 0.65% 0.75 %** | 0.65% 0.75%** | \$500.00 | | | | |
| 12 Month Save to Win | 0.65% | 0.65% | \$25.00 | | | | |
| 18 Month | 0.75% 0.85%** | 0.75% 0.85%** | \$500.00 | | | | |
| 20 Month Step Up | 0.99% 1.09%** | 0.99% 1.10%** | \$500.00 | | | | |
| 24 Month | 1.09% 1.19%** | 1.10% 1.20%** | \$500.00 | | | | |
| 30 Month | 1.14% 1.24%** | 1.15% 1.25%** | \$500.00 | | | | |
| 36 Month Safe Parking Withdraw 50% no Penalty | 1.39% 1.49%** | 1.40% 1.50%** | \$500.00 | | | | |
| 48 Month | 1.64% 1.73%** | 1.65% 1.75%** | \$500.00 | | | | |
| 60 Month | 1.88% 1.98%** | 1.90% 2.00%** | \$500.00 | | | | |
| ** Denotes a rate / or yield available to Direct Rewards Members Only | | | \$500.00 | | | | |
| IRA Certificate of Deposit Accounts | | | | | | | |
| 3 Month | 0.25% | 0.25% | | | | Daily/Monthly | |
| 6 Month | 0.30% | 0.30% | | | | | |
| 12 Month | 0.50% | 0.50% | | | | | |
| 18 Month | 0.60% | 0.60% | | | | | |
| 24 Month | 0.80% | 0.80% | \$500.00 | | | | |
| 30 Month | 0.90% | 0.90% | | | | | |
| 36 Month | 0.99% | 1.00% | | | | | |
| 48 Month | 1.24% | 1.25% | | | | | |
| 60 Month | 1.49% | 1.50% | | | | | |
| Youth Certificate of Deposit Accounts | | | | | | | |
| | 2.47% | 2.50% | \$100.00-\$2,000 | | Daily/Monthly | | |
| Step-Up Certificate of Deposit Accounts – 20 Month | | | | | | | |
| | 0.99% 1.09%** | 1.00% 1.10%** | \$500.00 | | Daily/Monthly | | |

Truth-In-Savings Disclosures

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

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Money Maker Savings, Share Draft Checking, Direct Rewards Checking, and Individual Retirement Accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the last dividend period as set forth above.

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the average balance in the account each day. The Average Daily Balance for a period is determined by adding up the principal in the account for each day of the period.

6. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three of these six transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and a \$15 penalty will be assessed.

7. Certificate Account Features

a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account.

b. Maturity.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty.

We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.

i. Amount of Penalty. The amount of the early withdrawal penalty is 180 days interest calculated on the amount withdrawn with a minimum of \$40.00.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate 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.

iii. 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.

d. Renewal Policy.

Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. 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.

Fee Schedule

| | |
|---|--|
| Check printing | Depends on style of check ordered |
| Senior Checks 65 and Over..... | Free |
| In-House Check Printing | \$4.00 per/page |
| Credit union check (payable to third party)..... | \$2.00 (if amount is less than \$500) |
| If Credit Union Check or Money Order is returned for reversal there will be a \$10 fee. | |
| Third party check processing | \$3.00 |
| Money order | \$1.00 |
| Notary (non-member) | \$5.00 |
| Dormant account | \$2.00 per month |
| Legal process | \$10.00 |
| Overdraft (each overdraft paid) | \$29.00 |
| Share-to-share overdraft transfer | \$3.00 |
| Non-sufficient funds | \$29.00 |
| Account research | \$35.00 per hour |
| Transfers by telephone (non-U.S. 24) | \$1.00 |
| Stop payments | \$29.00 |
| Wire transfers | |
| Outgoing | \$25.00 |
| Foreign | \$50.00 |
| Account closed within 90 days of opening | \$10.00 |
| Reopen account | \$10.00 |
| Copy of check | \$3.00 |
| Statement copy | \$1.00 per page |
| Account verification | \$10.00 |
| Special processing | \$10.00 |
| Plastic card replacement | \$5.00 |
| Pin Replacement..... | \$2.50 |
| Business checking | \$10.00 per month |
| Garnishment | \$50.00 |
| Subpoena | \$10.00 flat fee and \$1.00 per page |
| Negative Outstanding Balance – if negative for 5 days..... | \$5.00 |
| Bad Address Fee | \$5.00 |
| Certificate Early Withdraw Fee | 180 days of interest with a minimum of \$40.00 |
| Courtesy Calls for NSF's..... | \$29.00 |

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|------------------------------------|--|
| Mortgage Pay Off Fee..... | \$20.00 |
| Coin Processing Fee..... | .5% members 10% non-members |
| Early Christmas Club Withdraw..... | \$5.00 |
| Escheat Account Fee..... | \$50.00 or balance of account (whichever is lower) |
| Safe Deposit Box annual Rental | |
| 3 X 5..... | \$24.00 |
| 5 X 5..... | \$30.00 |
| 3 X 10..... | \$36.00 |
| 5 X 10..... | \$48.00 |
| Replacement Key..... | \$10.00 |
| Box Drilling Fee..... | \$100.00 |

***Additional fees for 3rd party service providers may apply**