

**ACCOUNT DISCLOSURE RATE SUPPLEMENT
AND SCHEDULE OF FEES AND CHARGES**

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:

Account Type	VARIABLE RATE			
	MINIMUM BALANCE TO OPEN	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share(1)(2)		Less than \$250.00	_____ %	_____ %
		\$250.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Money Market(1)(2)	\$ _____	Less than \$1,500.00	_____ %	_____ %
		\$1,500.00 - \$5,000.00	_____ %	_____ %
		\$5,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Christmas Club Term Share(1)(2)	\$ _____	Less than \$250.00	_____ %	_____ %
		\$250.00 - \$3,000.00	_____ %	_____ %
		\$3,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Club Share(1)(2)	\$ _____	Less than \$250.00	_____ %	_____ %
		\$250.00 & Greater	_____ %	_____ %

- (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) Only the deposited funds that comprise each tier earn the rate for that tier at the end of the day.

Schedule of Fees and Charges

Account Balancing Fee	\$20.00 (per hour)
NSF Return Fee (except Empowerment Share Draft)	\$35.00 (each)
Overdraft Fee (except Empowerment Share Draft)	\$35.00 (each)
ACH Debit Return Fee	\$35.00 (each)
Return of Deposited/Cashed Item Fee	\$35.00 (each)
Stop Payment Fee	\$35.00 (each)
Counter Check Fee:	
In-Person / Staff-Assisted	\$4.00 (each)
On-Line	\$10.00 (each)
Image/Copy/Research Fee	\$5.00 (each)
(if accessed through internet banking)	Free
Empowerment Share Draft Account Maintenance Fee	\$5.00 (per month)
Statement Fee:	
Activity History	\$8.00 (per copy)
Re-Print	\$8.00 (per copy)
Paper Statements (with Internet Banking)	\$5.00 (per month)
Paper Statements Fee	\$3.00 (per month)
Paper Statements for Empowerment Share Draft Account	\$2.00 (per month)
Close/Re-Open Fee:	
Share Account Only	\$15.00
Teller Transfer by Phone Fee	\$2.00
Outgoing Wire Transfer Fee	\$30.00

Schedule of Fees and Charges (continued)

Incoming Wire Fee	\$10.00
International Wire Fee	\$55.00
Mobile Banking/Internet Banking/On-Line Bill Pay	N/C
ATM Card Fee	\$5.00 (per month)
ATM/Debit Card Replacement	\$5.00 (each)
Non-Proprietary ATM Transaction Fee:	
Empowerment Share Draft Account	\$2.50 (each)
United States, Canada, U.S. Virgin Islands, & Puerto Rico	\$3.00 (each)
PAR Charge Fee	\$10.00
Return Mail Charge	\$5.00 (per month)
Overnight Delivery Charge Fee	\$40.00
Insta-Zip Advance Fee	\$5.00
C-Line of Credit Advance Fee	\$5.00
Loan Payment by Phone Fee	\$6.00
Specialty Club Early Withdrawal (account need not be closed)	\$10.00 (per withdrawal)
Garnishment/Levy/Legal Hold Fee	\$35.00
Financial Directives Fee (ex. Child Support Orders/per withdrawal)	\$5.00 (each)
Legal Research Fee:	
Hourly (\$40.00 minimum)	\$10.00 (per 15 min. increments)
Copies	\$0.25 (per page)
Non-Member Check Cashing Fee	\$10.00



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$4,750,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.