

Our Rates & Service Charges



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Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
02/05/2010							
Prime Share	0.05%	0.05%	\$25	\$100		Quarterly	Quarterly
Kasasa Saver*							
Basic or Classic Checking			n/a	n/a	n/a		
Prestige Checking	0.05%	0.05%		\$2,500		Monthly	Monthly
Kasasa Cash Checking*							
Qualifying							
\$0.00 - \$7500.00	2.47%	2.50%					
\$7500.01 or more	0.20%	0.20% - 2.50%					
Non-Qualifying	0.05%	0.05%					
Kasasa Cash Back Checking*							
Holiday/Christmas Club	0.05%	0.05%	n/a	n/a	n/a	Quarterly	Quarterly
Kidz Klub	0.05%	0.05%	n/a	n/a	n/a	Quarterly	Quarterly
IRA	0.05%	0.05%	\$25	\$25		Quarterly	Quarterly
Certificates							
3-month	.20%	.20%					
6-month	.30%	.30%					
12-month	.45%	.45%					
18-month	.60%	.60%					
24-month	.60%	.60%	\$1000**	\$1000**			
30-month	.65%	.65%					
36-month	.90%	.90%					
48-month	1.35%	1.36%					
60-month	1.75%	1.76%					
IRA Certificates							
12-month	.45%	.45%					
18-month	.60%	.60%					
24-month	.60%	.60%					
30-month	.65%	.65%	\$1000**	\$1000**			
36-month	.90%	.90%					
48-month	1.35%	1.36%					
60-month	1.75%	1.76%					

*Kasasa accounts must meet the following account qualifications to earn the qualifying dividend rate and APY and earn rewards:

- 1) a minimum of 12 debit card purchases (\$5.00 or more) post to your Kasasa Cash or Kasasa Cash Back account;
- 2) you receive monthly e-Statements for the account; and
- 3) you are enrolled in Online Banking.

Further details are set forth in the Truth in Savings Disclosures below.

**Minimum balance is \$500 if primary member is under \$20 years old

Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Savings accounts are Tiered Rate Accounts. For Savings Accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each 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.

Kasasa Saver and Kasasa Cash Checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.

The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by linking Kasasa Saver to Kasasa Cash, the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver each statement cycle. Therefore, the dividends do not remain in your Kasasa Cash account and do not compound. As a result, the actual APY for the Kasasa Cash account may be less than the APY disclosed for that account. Kasasa Saver APYs may be less than the Kasasa Cash APYs.

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.

3. Compounding and Crediting

Dividends will be compounded and credited as identified 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 an account you have with us. If you terminate the 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 accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily

balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period.

6. Account Limitations

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 October 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 terminated and pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction. For Escrow Club Accounts, withdrawals are allowed only for payment of property taxes and insurance.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

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

i. Amount of Penalty. The amount of the penalty depends on the term of the account. For accounts with terms of less than 36 months, the penalty is equal to three months' dividends on the amount withdrawn. For accounts with terms of 36 months or more, the penalty is equal to six months' dividends on the amount withdrawn.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of dividends earned or to be earned on the account. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

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 owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

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 (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Kasasa Account Features

There is a limit of one Kasasa account per member. No commercial accounts may participate in this program. The following features are unique to Kasasa accounts:

a. Account Qualifications.

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described herein for a particular monthly qualification cycle, Kasasa Cash, Kasasa Cash Back and Kasasa Saver accounts must satisfy the following requirements: 1) a minimum of 12 debit

card purchases post to your Kasasa Cash, or Kasasa Cash Back account (only purchases of \$5.00 or more qualify); 2) you receive monthly e-Statements for the account; and 3) you are enrolled in Online Banking. Please note that the transactions MUST actually post to your account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). Kasasa Saver accounts must be linked to a Kasasa Cash or Cash Back checking account. If the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the nonqualifying rate for that cycle. A monthly qualification cycle begins on the day before the first day of the statement cycle and ends on the day before the last day of the statement cycle.

b. ATM Fee Rebates.

For any Kasasa checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions, to a maximum of \$20 per Monthly Qualification Cycle. ATM fees in excess of \$5.00 require that you present us with an ATM receipt within 45 days after the transaction date in order to receive reimbursement. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was made.

c. Kasasa Cash Back Checking.

If the account qualifications are met for a Monthly Qualification cycle for the Kasasa Cash Back Checking Account, you will receive a cash rebate of 2.50% of the amount of debit card purchases posted to your account during that cycle, up to a maximum rebate of \$7.50 per cycle.

Our Service Charges

GENERAL SCHEDULE

Account History Print Out (\$1 per page).....	\$1.00
Cashier's Checks or Money Orders - Payable to Third Party	\$3.00
Check Cashing for Non-Members	\$5.00
Check Copies (each).....	\$5.00
Consumer Loan Modification.....	\$50.00
Employee Assisted Telephone Transfers.....	\$4.00
Escheatment	\$25.00
Foreign Draft (each)	\$50.00
Incoming/Outgoing Collection Item.....	\$35.00
Incorrect Address (Monthly)	\$5.00
IRA Closure.....	\$35.00
Loan Payment by Debit/Credit Card - Convenience Charge.....	\$10.00
Refinance Processing (Existing Loans).....	\$50.00
Research (per hour)	\$30.00
Returned ACH Item.....	\$30.00
Returned Deposit Item - 3rd Party Originated	\$15.00
Returned Deposit Item – Member	\$30.00
Returned Loan Payment	\$35.00
Statement/Document Copies (each)	\$5.00
Stop Payment.....	\$25.00
Subpoenas, Levies and Garnishments - (each occurrence).....	\$75.00
Verification of Deposits.....	\$10.00
VISA Gift Cards.....	\$4.00
Wire Transfer – Domestic.....	\$25.00
Wire Transfer – International.....	\$50.00

SAVINGS ACCOUNT SERVICE CHARGES

Account Close/Reopen.....	\$5.00
Inactive Account - Monthly (if inactive for 12 months or more)*.....	\$10.00
Low Balance (Balance less than \$25).....	\$5.00

CHECKING ACCOUNT SERVICE CHARGES

Kasasa Checking	Free Checking
Courtesy Pay.....	\$35.00
Inactive Account Monthly (If inactive for 12 months or more)* Excludes Kasasa	\$10.00
Monthly Service Charge - Basic Checking**	\$7.00
Monthly Service Charge for Prestige Checking** (below average daily balance).....	\$15.00
Returned Check	\$35.00
Stop Payment.....	\$25.00

PLASTIC CARD (VISA Credit/Debit)

Card Replacement	\$10.00
Card Replacement (Rush Order)	\$75.00
Monthly Service Charge (Platinum Basic VISA)*	\$10.00

COMPLIMENTARY SERVICES

ICCU ATAMs.....	No Charge
Bill Pay Services.	No Charge
Check copies through online banking	No Charge
Consumer Loan Application	No Charge
Non-ICCU ATMs With Qualifying Kasasa Checking	No Charge
Notary Public Services.	No Charge
Online Banking.....	No Charge
Teller 4500 (telephone account access)	No Charge
VISA Debit Cards.....	No Charge

*Excludes Minor Accounts under age 21.

**Product no longer available.