

**SHARE CERTIFICATE ACCOUNT
RATE AND FEE SCHEDULE**

Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your certificate accounts at the MSD FCU at this time. The Credit Union may offer other rates or amend rates contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement. Member accounts in this Credit Union are federally insured by the NCUSIF.

Effective Date:10/01/2009

ACCOUNT RATES AND TERMS												
Minimum Certificate Account	q Share Certificate \$500.00			q IRA Certificate/Regular and Roth \$500.00			q Bonus Points Certificate \$500.00			q Youth Share Certificate \$100.00		
Dividends Compounded Dividends Credited	Quarterly Quarterly			Quarterly Quarterly			Quarterly Quarterly					
Term	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)		
q 182 Days	1.25%	1.27%	N/A	N/A	1.50%	1.51%	N/A	N/A	N/A	N/A		
q 365 Days	1.35%	1.36%	1.35%	1.36%	1.60%	1.61%	1.35%	1.36%	1.35%	1.36%		
q 730 Days	1.75%	1.76%	1.75%	1.76%	2.00%	2.02%	N/A	N/A	N/A	N/A		
q 1,825 days	2.00%	2.02%	2.00%	2.02%	2.25%	2.27%	N/A	N/A	N/A	N/A		
Additional Deposits	Not Allowed			Not Allowed			Not Allowed					
Dividend Withdrawal	Allowed			Not Allowed			Allowed					

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

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

- 1. Rate information.** The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the Account. 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. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The dividend period for all certificate accounts begins on date of issue and ends on the last day of the quarter. All other dividend periods follow the same pattern until maturity.
- 3. Balance Information.** The minimum balances required to open each account is set forth above. Dividends are calculated by the day-in, day-out balance method, which pays dividends on the accounts daily balance for the period.
- 4. Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Transaction Limitations.** After your account is opened, you may not make additional deposits to your account. Withdrawal of dividends is allowed as indicated above. The penalty for early withdrawal is 90 days dividends whether earned or not. Members over 70 ½ may withdraw IRA Certificates without penalty.
- 6. Maturity.** Your account will mature within the term set forth above or maturity date set forth on your Renewal Notice.
- 7. Par Value of Shares and Dividend period.** The Par Value of a regular share in the Credit Union is \$5.00. The Dividend period of the Credit Union is quarterly, with the exception of the Share Draft Account which is monthly.
- 8. Renewal Policy.** Share Certificate Accounts are renewed automatically. You will be notified that your Share Certificate is maturing ten days prior to maturity. A grace period of ten days past the maturity date is provided to all Share Certificate Account holders during which they may withdraw or reinvest without penalty.
- 9. Bonus Point Certificate** rates are awarded to members having an active Share Draft Account **with Direct Deposit**. In order to qualify for Bonus Points, the Share Draft Account and the Share Certificate Account must be issued under the same Prime Share Account Number. The bonus dividend rate will become effective on the date the certificate is purchased, renewed or rolled over, and will remain in effect for the term of the certificate, provided the Share Draft Account remains active with direct deposit. If the Share Draft Account is closed or becomes dormant, or the automatic direct deposit is terminated, the certificate will revert to the stated rate at the time of purchase or renewal, beginning with the first day of the new accounting period following closure or determination of dormancy.

*The rates appearing in this Rate and Fee Schedule are accurate and effective for accounts as of the effective date indicated. If you have any questions, or require current rate information on your account, please contact the Credit Union Office at 540-6213, 540-6244, or 540-6338.