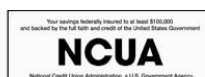


This Rate Schedule sets forth certain conditions, rates, fees and charges applicable to your certificate accounts at the Credit Union at this time. The Credit Union may offer other rates or amend the rates contained in this schedule from time to time. Each account holder agrees to the terms set forth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

**ACCOUNT RATES AND TERMS**
**APY = Annual Percentage Yield**

	REGULAR SHARE CERTIFICATE ACCOUNT		TRADITIONAL/ROTH IRA/ COVERDELL EDUCATION SAVINGS CERTIFICATE ACCOUNT		<u>Zopa</u>		
Minimum Opening Deposit	\$500.00		\$500.00		\$500.00		
Dividend Compounded	Quarterly		Quarterly		Annually		
Dividend Credited	Quarterly		Quarterly		Annually		
Term	Div. Rate (%)	APY (%)	Div. Rate (%)	APY (%)	Div. Rate (%)	APY (%)	
	Fixed		Fixed		Fixed		
<b>6 Month</b>	\$500 - \$49,999	2.7711%	2.8000%	3.0157%	3.0500%	N/A	N/A
	\$50,000 and up	2.9179%	2.9500%	3.1623%	3.2000%	N/A	N/A
<b>12 Month</b>	\$500 - \$49,999	2.8690%	2.9000%	3.1135%	3.1500%	3.75%	3.75%
	\$50,000 and up	3.0157%	3.0500%	3.2599%	3.3000%	3.75%	3.75%
<b>24 Month</b>	\$500 - \$49,999	2.9179%	2.9500%	3.2599%	3.3000%	N/A	N/A
	\$50,000 and up	3.0646%	3.1000%	3.4550%	3.5000%	N/A	N/A
<b>36 Month</b>	\$500 - \$49,999	2.9668%	3.0000%	3.3087%	3.3500%	N/A	N/A
	\$50,000 and up	3.1135%	3.1500%	3.5037%	3.5000%	N/A	N/A
Subsequent Deposits	Not allowed		Allowed		Not Allowed		
Renewable	Automatic		Automatic		Option Available		

The Dividend Rate and Annual Percentage Yields for each account offered by the Credit Union are effective as of the effective date indicated on this schedule. For Savings & Checking, the Rate and Yield may change. Account fees may reduce earnings. For Certificate Accounts, there is a penalty for early withdrawal of principal. First Technology Credit Union is federally insured by the National Credit Union Administration.



Federally insured by NCUA

**FIRST TECH CERTIFICATE ACCOUNT TRUTH-IN-SAVINGS DISCLOSURES**

1. **Rate Information.** Contact the Credit Union for current rate information. The Annual Percentage Yield is based on an assumption that the dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. If this account is a fixed rate account, the Dividend Rate will not change during the term of the account.
2. **Nature of Dividends.** The Credit Union Board of Directors declares dividends based on the Credit Union's current income and available earnings after providing for the required reserves.
3. **Compounding and Crediting.** Dividends are compounded and credited to the account quarterly. For all certificate accounts the Dividend period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter or maturity date.
4. **Balance Information.** For regular and IRA/Roth/CES certificate accounts, the minimum balance is \$500. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
5. **Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.
6. **Transaction Limitations.** After the account is opened, you may not make subsequent deposits to your Certificate with the exception of IRA and Coverdell Education Savings certificates.
7. **Maturity.** Your account will mature on the maturity date set forth on your Certificate Account Receipt.
8. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. The penalty for early withdrawal is a forfeiture of dividends that have been or would be earned on the amount withdrawn from the account. It applies whether or not the dividends have been earned. In other words, if the account has not earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.
  - a. **Amount of Penalty.** The amount of penalty is calculated as follows.

**Regular, and IRA Certificates**

If the term of the account is less than one year, the penalty is ninety (90) days dividends.

If the term of the account is one year or greater, the penalty is one hundred eighty (180) days dividends.

**b. Exceptions to Early Withdrawal Penalties.**

- i) At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within (7) days after establishment; provided that the depositor forfeits an amount at least equal to the simple dividends earned is the amount withdrawn; or where the account is an IRA and the account owner dies, becomes disabled, or the withdrawal is set up to occur under a planned distribution program and the owner has attained the age 59 ½.

9. **Renewal Policy.** This account is an automatically renewable account. For a renewal account, you have a grace period of ten (10) days after the maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. If this account will not automatically renew, dividends will not be paid after maturity, and the entire balance will be transferred in accordance with your payment instructions.

10. **Nontransferable/Nonnegotiable.** Certificate accounts are nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except with the Credit Union.

**ZOPA CERTIFICATE ACCOUNT TRUTH-IN-SAVINGS DISCLOSURES**

1. **Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial 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 the Annual Percentage Yield.
2. **Dividend Compounding and Crediting.** The dividend period for the account is an annual period. The dividend period begins on the Issue Date and ends on the Maturity Date of your account. Dividends are compounded and credited annually at maturity.
3. **Balance Information.** The minimum balance requirement to open the account is \$500. Dividends will be calculated by the daily balance method. The Daily Balance method applies a daily periodic rate to the principal in the account each day.
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.
5. **Transaction Limitations.** After your account is opened, you may not make withdrawals of dividends without a penalty and you may not make additional deposits to your account.
6. **Early Withdrawal Penalty.** The Credit Union may impose a penalty if you withdraw any of the principal before the maturity date. The amount of the early withdrawal penalty for your accounts is 90 days of dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. At the Credit Unions option, the account funds may be withdrawn before maturity without imposing an early withdrawal penalty if you die or are determined legally incompetent by a court or other body of competent jurisdiction.
7. **Renewal Policy.** If your account is automatically renewable, the account will automatically 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. If your account is not automatically renewable, the account will mature on the maturity date and the funds will be paid to you.
8. **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.
9. **Additional Account Terms.** This Deposit account shall be subject to the additional terms and conditions set forth in the First Tech Credit Union Account Agreement, which is incorporated herein.

