

**Rates.** Rates are subject to change. Contact us anytime for the most current information regarding rates.

**SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS**

ACCOUNT TYPE	MINIMUM OPENING DEPOSIT	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	RATE IS FIXED OR VARIES	DIVIDENDS COMPOUNDED/ CREDITED
Basic Savings Account	\$1.00			Varies	Quarterly
Club Account	\$5.00			Varies	Quarterly
IRA/Roth/CESA Savings Account	\$0.00			Varies	Quarterly
Get Fit Account	\$5.00			Varies	Quarterly
Project Quince	\$5.00			Varies	Quarterly
Health Savings Account - Checking	\$0.00			Varies	Monthly
Grow CashBack Checking	\$0.00			Varies	Monthly
Grow Checkless Checking	\$0.00	--	--	--	--
<b>Money Market Account</b>					
Balances up to \$24,999.99	\$0.00			Varies	Monthly
Balances of \$25,000 - \$49,999.99	\$0.00			Varies	Monthly
Balances of \$50,000 - \$99,999.99	\$0.00			Varies	Monthly
Balances of \$100,000 - \$249,999.99	\$0.00			Varies	Monthly
Balances of \$250,000 - \$499,999.99	\$0.00			Varies	Monthly
Balances of \$500,000 and up	\$0.00			Varies	Monthly

1. **RATE INFORMATION.** The Annual Percentage Yield (APY) and Dividend Rate reflect the total amount of interest and dividends to be paid on an account based on the rate and frequency of compounding for an annual period. The dividend rate may change monthly or quarterly as stated above and is determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the rate stated above, if so indicated.

2. **COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited and is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter. Monthly dividends will be credited on the last day of the month and quarterly dividends will be credited on March 31, June 30, September 30, and December 31.

3. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit and the minimum balance that you must maintain each day to earn the stated dividend rate for that account.

4. **BALANCE COMPUTATION METHOD.** *For all accounts except Health Savings Account, Grow CashBack Checking, and Money Market Accounts:* We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. *For Health Savings Account, Grow CashBack Checking, and Money Market Accounts only:* We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you make the deposit to your account.

6. **VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate monthly on the first day of the month or quarterly (January 1, April 1, July 1, and October 1) as applicable as indicated above. There are no limitations on the amount the rate can change.

7. **Bonuses.** Certain accounts have bonuses available, as follows: Project Quince and Get Fit Account. The maximum balance to open the account is \$400. The minimum monthly deposit requirement is \$20 while the maximum monthly deposit is \$400. If you fail to deposit \$20.00 per month for three months during a twelve-month period, the funds in the account will be transferred to the Basic Savings Account. If more than \$400 per month is deposited, the excess will be automatically transferred to the Basic Savings Account. When the account reaches \$10,000, we will deposit the \$100 bonus into the Basic Savings Account within 90 days. Anything in excess of \$10,000 will remain in the account to allow you to continue saving.

8. **Grow Checkless Checking Account.** To avoid overdrawing your account, transactions will be declined and returned unpaid when you don't have sufficient money in your account. You cannot use paper checks on this account. Any check written will be returned unpaid, even if you have sufficient money in your account.

9. **Grow CashBack Checking Account.** You will earn cash back of \$0.05 per qualifying Grow VISA® Debit Card transactions. Qualified VISA® Debit Card transactions include signature or PIN based point-of-sale purchases, bill payment made with your Grow VISA® Debit Card, and on-line purchases. Excludes ATM withdrawals, deposits and transfers. We will deposit your cash back earnings the last day of the month.

10. **Grow Visa® Debit Card Point-of-Sale Transaction Limitation.** Based on your account relationship the daily limit for purchases ranges from \$3,000 to \$7,500. This applies to all types of checking.

11. **Grow VISA® Debit Card cash withdrawals.** Based on your account relationship the maximum amount of cash per day ranges from \$410.00 to \$810.00. This applies to your Basic Savings account and all types of checking.

12. **Grow Visa® Debit Card International Transaction Fee.** There will be a 1% International Transaction Fee for each Grow Visa® Debit Card transaction in U.S. dollars for both currency and non-currency conversions.

CERTIFICATE ACCOUNTS						
ACCOUNT TYPE/TERM	MINIMUM OPENING DEPOSIT	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	RATE IS FIXED OR VARIES	DIVIDENDS COMPOUNDED/ CREDITED	DIVIDEND PERIOD
<b>Certificate Account (under \$100,000.00)</b>						
6 - 11 Months						
12 - 17 Months						
18 - 23 Months						
24 - 29 Months						
30 - 35 Months						
36 - 47 Months						
48 - 59 Months						
60 Months						
<b>Certificate Account (\$100,000.00 and greater)</b>						
6 - 11 Months						
12 - 17 Months						
18 - 23 Months						
24 - 29 Months						
30 - 35 Months						
36 - 47 Months						
48 - 59 Months						
60 Months						
<b>IRA Certificate Account (under \$100,000.00)</b>						
6 - 11 Months						
12 - 17 Months						
18 - 23 Months						
24 - 29 Months						
30 - 35 Months						
36 - 47 Months						
48 - 59 Months						
60 Months						
<b>IRA Certificate Account (\$100,000.00 and greater)</b>						
6 - 11 Months						
12 - 17 Months						
18 - 23 Months						
24 - 29 Months						
30 - 35 Months						
36 - 47 Months						
48 - 59 Months						
60 Months						

1. **RATE INFORMATION.** The Annual Percentage Yield (APY) and Dividend Rate reflect the total amount of interest and dividends to be paid on an account based on the rate and frequency of compounding for an annual period. The APY and dividend rate are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY and dividend rate stated is based on the assumption that principal will remain on deposit until maturity; a withdrawal may reduce earnings.

2. **COMPOUNDING AND CREDITING.** Unless otherwise paid dividends will be compounded and credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated dividend rate for that account.

4. **DAILY BALANCE COMPUTATION METHOD.** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you make the deposit to your account.

6. **MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. **EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the funds in your account before the maturity date. If your account has an original maturity of one year or less the penalty we may impose will equal 90 days dividends on the amount withdrawn. If your account has an original maturity of more than one year the penalty we may impose will equal 180 days dividends on the amount withdrawn. The penalty is calculated as a forfeiture of part of the dividend that has been or would have been earned on the account, and applies whether or not the dividend has been earned. The penalty may be deducted from the principal amount of the deposit. A withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may grant a premature withdrawal request without penalty, or with a reduced penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) if your account is an IRA Account and the account is revoked within seven days after the establishment of the account; (3) if the account is an IRA Account and the owner attains the age of 73; becomes disabled; or the owner qualifies pursuant to applicable law.

8. **RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw or transfer the funds without incurring an early withdrawal penalty.