

**EFFECTIVE AS OF:** April 1, 2012 *Replaces rate sheet dated 3/5/12*  
 Rates subject to change.  
 Please call (757) 552-1000 or (800) 678-8765 to obtain current rate information.



## ALTERNATIVE SHARE RATE SCHEDULE

This sheet is part of our Account Disclosures and Agreement. Please read the entire booklet.

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT AND MAINTAIN ACCOUNT	MINIMUM AVERAGE DAILY BALANCE TO OBTAIN APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Special Share	\$5,000	\$5,000	0.30%	0.30%
Custom Share	\$1	\$100	0.05%	0.05%
IRA Fund	\$1	\$100 - \$9,999	0.50%	0.50%
		\$10,000 & up*	0.75%	0.75%

### Rate Information

Rates are determined by the credit union's Board of Directors. The dividend rate and annual percentage yield change at anytime after account opening. 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 (APY) specified for a balance tier will apply to the entire balance when the average daily balance for the dividend period is within that tier.

### Dividend Compounding and Crediting

Dividends are compounded and credited quarterly.

### Balance Computation Method

We use the average daily balance method to calculate dividends and for obtaining APY on share and checking accounts. This method applies a periodic rate to the average daily balance in your account for the dividend period. The average daily balance is calculated by adding the balance in the account each day the dividend period and dividing that figure by the number of days in the dividend period.

### Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

### Fee and Charges

The Fees and Charges that will be assessed on your account are reflected in the Disclosure of Fees and Charges, which accompanies this disclosure and is available at any branch.

*This Credit Union is federally insured by the National Credit Union Administration.*

