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ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Share Savings (1)		_____ %	_____ %
<input type="checkbox"/> Holiday Club (1)		_____ %	_____ %
<input type="checkbox"/> Club (1)		_____ %	_____ %
<input type="checkbox"/> Piggy Bank Savings (1)		_____ %	_____ %
<input type="checkbox"/> Young Saver (1)(2)	\$5.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Teen Saver (1)(2)	\$5.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Graduate Saver (1)(2)	\$5.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Passbook IRA (1)		_____ %	_____ %
<input type="checkbox"/> Premium Money Market (1)(2)	\$1,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Advantage Money Market (1)(2)	\$1,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 - \$249,999.99	_____ %	_____ %
	\$250,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Security Plus (+) Checking (1)		_____ %	_____ %

Account Type	FIXED RATE (Share Certificate)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate (3)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
		9 Month <input type="checkbox"/>	_____ %	_____ %
		12 Month <input type="checkbox"/>	_____ %	_____ %
		18 Month <input type="checkbox"/>	_____ %	_____ %
		24 Month <input type="checkbox"/>	_____ %	_____ %
		36 Month <input type="checkbox"/>	_____ %	_____ %
		48 Month <input type="checkbox"/>	_____ %	_____ %
<input type="checkbox"/> IRA Share Certificate (3)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
		9 Month <input type="checkbox"/>	_____ %	_____ %
		12 Month <input type="checkbox"/>	_____ %	_____ %
		18 Month <input type="checkbox"/>	_____ %	_____ %
		24 Month <input type="checkbox"/>	_____ %	_____ %
		36 Month <input type="checkbox"/>	_____ %	_____ %
		48 Month <input type="checkbox"/>	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) Only the deposited funds that comprise each tier will earn the rate for that tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (608) 362-9077.

Schedule of Fees and Charges

Overdraft Fee <i>Created by check, in person, ATM, or other electronic means</i>	\$32.00 per item	Early Withdrawal Fee	\$15.00/\$100.00
Returned Item Fee(NSF) <i>Created by check, in person, ATM, or other electronic means</i>	\$32.00 per item	Stop Payment Fee	\$32.00 per item \$60.00 Block
ATM Replacement Card Fee	\$10.00 per Card	Loan Deferral Fee	\$10.00 per month deferred
Returned Deposit Item Fee	\$15.00 per item	Temporary Checks (12)	\$3.00
Money Order Fee	\$2.50 per item	Check or Money Order Copy	\$3.50 per item
Statement Copies/History	\$5.00 per item	Wire Transfer Fee	\$32.00 per item
Bad Address Fee	\$5.00 per item	Incoming Wire Transfer Fee	\$15.00 per item
Cashier's Check Fee	\$2.50 per item	Inactive/Dormant Account Fee	\$5.00 per month
Photocopies	\$.50 per item (\$1 minimum)	Foreign Wire Transfer Fee	Varies (Call for pricing)
Fax Fee	\$5.00 for 1 st page (\$1.00 for each addt'l page)	Telephone Transfer Fee	\$2.00 per item
Check Cashing Fee**	\$5.00 (Check \$1.00-\$500.00) \$10.00 (Check \$501.00-\$1,000.00) \$20.00 (Check \$1,001.00-\$2,000.00) \$25.00 (Check over \$2,000.00)	Tax Levy Processing Fee	\$100.00 per item
		Account Analysis <i>(1 hour minimum)</i>	\$32.00 per Hour

Schedule of Fees and Charges (continued)

Saving Account Statement Fee	\$2.50 per month, Waived if you have E-Statements, have aggregate share balances more than \$200.00, have a checking account, have a loan, or credit card.	Loan Payment by Phone*** <i>(if using credit/debit card)</i>	\$30.00 per payment
Duplicate Lien Release	\$10.00	Collection Item Fee	\$40.00 per item
Early Closing Fee (Less than 90 days)	\$5.00	Commercial Money Order Fee	\$40.00 per item
Checking Account Statement Fee	\$2.00 per statement Waived if younger than 18, or older than 55, or have E-Statements	Non-FirstCCU ATM Fee	5 free per month, \$1.00 per withdrawal after
		Non-FirstCCU ATM Balance Inquiry	\$.50 per inquiry.
Escheatment Processing	\$50.00	Rolled Coin	\$.25 per roll
Security Plus (+) Checking	\$4.95 per month waived if average daily balance is \$2,500.00 or greater.	Strapped Cash Bundles	\$.50 per strap

**Imposed on members who do not maintain a balance of \$250 in any savings or share certificate account for the entire month, or do not have other services

***Payment by phone not available for payments exceeding \$1,000. VISA or MasterCard accepted.