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BUSINESS 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
Business Share Savings (1)		_____ %	_____ %
Prosper Business Checking (1)		_____ %	_____ %
Prosper Business Checking Plus (1)		_____ %	_____ %
Prosper Business Money Market (1)(2)	\$1,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 - \$249,999.99	_____ %	_____ %
	\$250,000.00 - \$999,999.99	_____ %	_____ %
	\$1,000,000.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE (<i>Share Certificate</i>)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Share Certificate (3)	\$ _____	6 Month	_____ 0.40 %	_____ 0.40 %
		9 Month	_____ 0.50 %	_____ 0.50 %
		12 Month	_____ 0.60 %	_____ 0.60 %
		18 Month	_____ 0.65 %	_____ 0.65 %
		24 Month	_____ 0.70 %	_____ 0.70 %
		36 Month	_____ 0.80 %	_____ 0.80 %
		48 Month	_____ 0.90 %	_____ 0.90 %
		\$1000.00 - \$49,999.99	15 Mo New Money	_____ %
	\$50,000 +	15 Mo New Money	_____ %	_____ %
	\$1000.00 - \$49,999.99	29 Mo New Money	_____ %	_____ %
\$50,000 +	29 Mo New Money	_____ %	_____ %	

- (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 without notice.
- (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	Loan Payment by Phone <i>(using credit/debit card ***) (using account information)</i>	\$9.99 per payment \$1.99
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 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
Statement Copies/History	\$5.00 per item	Check Copy	\$3.50 per item
Cashier's Check Fee	\$2.50 per item	Wire Transfer Fee	\$32.00 per item
Bad Address Fee	\$5.00 per item	Incoming Wire Transfer Fee	\$15.00 per item
Photocopies	\$.50 per item (\$1 minimum)	Inactive or Dormant Account Fee*	\$5.00 per month
Fax Fee	\$5.00 for 1st page (\$1.00 for each addtl page)	Foreign Wire Transfer Fee	Varies (Call for pricing)
Check Cashing Fee**	\$5.00 (Check \$1-\$500) \$10.00 (Check \$501-\$1,000) \$20.00 (Check \$1,001-\$2000) \$25.00 (Check over \$2,000)	Savings Account Statement Fee	\$2.50 per month, waived if you have e-statements, have aggregate share balances more than \$200.00 or have a checking account, have a loan or credit card.
Telephone Transfer Fee	\$2.00 per item	Tax Levy Processing Fee	\$100.00 per item
Account Analysis <i>(1 hour minimum)</i>	\$32.00	Early Withdrawal Fee	\$15.00/\$100.00
Duplicate Lien Release	\$10.00	Collection Item Fee	\$40.00 per item
Early Closing Fee <i>(Less than 90 days)</i>	\$5.00	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
Excessive Withdrawal Fee (after 6 free per month)	\$3.00 per withdrawal	Strapped Cash Bundles	\$.50 per strap
Prosper Business Checking	\$4.99 per month, waived if average daily balance is \$500 or greater	Prosper Business Checking Plus Excessive Transaction Fee <i>(after 300 free monthly)</i>	\$.25 per additional transaction
Prosper Business Checking**** Excessive Transaction Fee <i>(after 150 free monthly)</i>	\$.25 per additional transaction	Prosper Business Checking Plus	\$4.99 per month, waived if average daily balance is \$2500 or greater
Bill Pay Inactivity Fee*****	\$4.95 per month		

* Inactive Accounts show no deposits or withdrawals nor have used any other credit union service for twelve (12) consecutive months and have a balance of less than \$500.00. Dormant Accounts are accounts that show no activity for six (6) months or longer and have an invalid address on file.

** 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 VISA or MasterCard accepted up to the payment amount.

**** 150 monthly transaction cap. Account may be moved to Prosper Business Checking Plus if transaction limit is exceeded.

***** Inactive fee will be charged if member does not use Bill Pay at least one time each month.