

All rates are subject to change without notice, restrictions apply.
Except as specifically described, the following disclosures apply to all of the accounts.

Truth in Lending:

- #### LOANS
1. Rates and financing are offered based on applicant's credit worthiness and the term of the loan.
 2. New Vehicle defined as two years old or newer.
 3. Personal Line of Credit variable rate is based on the Prime Rate plus a margin as published in the Money Rates column of the Wall Street Journal. Your margin is based on your creditworthiness.
 4. Home Equity Line of Credit rates vary based on the equity in your home. Rate can change monthly.
 5. Share Secured Loan rate based on 2% above previous month's share rate.

Truth in Savings:

- #### SAVINGS/MONEY MARKET ACCOUNTS
1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side. 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 may change daily as determined by the Board of Directors.
 2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth on the reverse side are accurate as of the Effective Date, which the credit union anticipates paying for the application Dividend Rate.
 3. Compounding and Crediting. Dividends will be compounded and credited as set forth on the reverse side. The Dividend Period for all dividend bearing accounts is set forth on the reverse side and begins on the first calendar day of the period and ends on the last calendar day of the period.
 4. Accruals of Dividends. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
 5. Balance Information. The minimum balance required to open each account is set forth on the reverse side. For Money Market Accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield for the Dividend Period is set forth on the reverse side. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
 6. Transaction Limitations. No more than six (6) preauthorized, automatic or telephone transfers may be made from Savings or Money Market Accounts.
 7. Money Market Accounts. Minimum of \$300 per transaction.

CERTIFICATES

1. Rate Information. The Dividend Rates and Annual Percentage Yields on your accounts are set forth on the reverse side. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the 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 earnings.
2. Compounding and Crediting. Dividends will be compounded and credited as set forth. The dividend period for all certificate accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month, unless simple dividends are requested.
3. Balance Information. Minimum opening balance of \$500. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
4. Accrual of Dividends. Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.
5. 6-11 month Easy Saver Certificates. \$10,000 maximum balance, no limits to add-ons.
6. 12 to 17 month Flex Certificate/IRA. You may change or "bump-up" the dividend rate one time during the original term. The new bump-up rate will match the dividend rate currently in effect at the time the bump-up option is exercised for the comparable 12 to 17 month Flex Certificate. The bumped up rate will be in effect from the date the member or signer elects the new rate for the remainder of the original term, and will not be retroactive. The original term will remain unchanged. A one-time withdrawal during the "term" of the certificate limited to less than or equal to 25% of the current balance is allowed with no penalty for early withdrawal. Note: IRS penalties may still apply on IRA certificates. A one-time deposit is allowed during the term, but cannot exceed the original certificate balance and must be less than or equal to \$50,000. If a bump-up is not requested during the original term, the rate will remain unchanged. To request this change, you must visit a branch or call us at 800.562.5611.
7. Transaction Limitations. After your account is opened, you may make withdrawals of dividends from your account. Additional deposits to your account may only be applied to the Easy Saver certificate. No additional deposits are allowed on other certificates. There is a penalty for early withdrawals.
8. Maturity. Your account will mature within the term set forth above or maturity date set forth above or on an Account Receipt or Renewal Notice.
9. Early Withdrawal Penalty: The amount of the early withdrawal penalty for principal withdrawals prior to maturity is based on the terms of the account. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned enough on the account. It applies to dividends that have been earned. In other words, if the dividend has already been paid, the penalty will be deducted from the principal. Dividends may be withdrawn any time during the term of the certificate.

For all certificates, the penalty will be calculated on the amount of the withdrawal based on the initial deposit amount and the account earnings as follows:

12 months or less - 90 days dividends or the amount of dividends earned, whichever is less.

More than 12 months and less than 36 months - 180 days dividends or the amount of dividends earned, whichever is less.

36 months and more - 365 days dividends or the amount of dividends earned, whichever is less.

10. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
 - a. When the primary member/owner dies or is determined legally incompetent by a court or other body of competent jurisdiction or becomes disabled.
 - b. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or on "Normal" (IRS Code 7) partial withdrawals where a member has attained the age of 59 1/2; or becomes disabled.
11. Renewal Policy. Unless notified by the Credit Union, your account will be automatically renewed. For a renewal account, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. If your account is not renewed the Credit Union will not pay dividends after the maturity date. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

RATE AND FEE SCHEDULE

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your certificate accounts at Red Canoe Credit Union at this time. The Credit Union may offer other rates and fees to amend the rates and fees 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 part of the Membership and Account Agreement.

The rates appearing in this schedule are accurate and effective for Certificate accounts as of the Effective Date indicated below. If you have any questions or require current rate information on your accounts, please call the Credit Union.

EFFECTIVE DATE:

MATURITY DATE:

RATE: