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 Elko, NV 89801
 775.738.4083
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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"/> Share Savings (1)		_____ %	_____ %
<input type="checkbox"/> Secondary Share Savings (1)		_____ %	_____ %
<input type="checkbox"/> Student Share Savings (1)		_____ %	_____ %
<input type="checkbox"/> 55 Plus Share Savings (1)		_____ %	_____ %
<input type="checkbox"/> Traditional IRA (1)		_____ %	_____ %
<input type="checkbox"/> Roth IRA (1)		_____ %	_____ %
<input type="checkbox"/> Education IRA (1)		_____ %	_____ %
<input type="checkbox"/> Moola Moola Kids Club (1)		_____ %	_____ %
<input type="checkbox"/> Vacation Club (1)		_____ %	_____ %
<input type="checkbox"/> Christmas Club (1)		_____ %	_____ %
<input type="checkbox"/> Money Market (1)(3)	\$2,499.99 & Less	_____ %	_____ %
	\$2,500.00 - \$19,999.99	_____ %	_____ %
	\$20,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 - \$249,999.99	_____ %	_____ %
	\$250,000.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE (Term Accounts)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Share and Promotional Term Share Certificates (2)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	9 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	30 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	_____ <input type="checkbox"/>	_____ %	_____ %
	\$ _____	_____ <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) 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 (775) 738-4083.
 (3) All deposited funds earn the rate for the tier.

Schedule of Fees and Charges

Checking Account Fees	
Check Printing	Prices may vary depending upon style
NSF	\$25.00 Per Item
One-Time Debit Overdraft	\$25.00 Per Item
Overdraft	\$25.00 Per Item
Returned Item	\$25.00 Per Item
Stop Payment	\$10.00 Per Request
Second Chance Checking service charge	\$10.00 Monthly

Share Savings Account Fees	
Excessive Withdrawal	\$5.00 Per Withdrawal in excess of three per month
Account Closure	\$25.00 if account closed within first 90 days

Student Share Savings Fees	
Account Closure	\$25.00 if account closed within first 90 days

Christmas Club Account Fees	
Early Withdrawal	All dividends earned

Vacation Club Account Fees	
Early Withdrawal	All dividends earned

Money Market Account Fees	
Check Printing Fee (first 12 checks are free per year)	Prices may vary depending upon style
Excessive Withdrawal Fee (includes: cash/check/cash, check/draft/ACH, ACH origination withdrawals, Bill Payment, Audio, and Online Banking)	\$10.00 per withdrawal in excess of six per month

Moola Moola Kids Club Account Fees	
Account Closure	\$10.00 if account closed within first 90 days

Other Service Fees	
Non-refundable Membership Fee (up to age 12)	\$2.00
Non-refundable Membership Fee (ages 13-19) (must be a full-time student, at an accredited institution and enrolled in 12 credit hours of instruction)	\$2.00
Non-refundable Membership Fee (over the age of 19)	\$5.00
Account Activity Printout	\$3.00 Per Printout
Account Reconciliation	\$10.00 Per Hour and \$10.00 minimum charge
Account Research	\$10.00 Per Hour and \$10.00 minimum charge
Deposited Item Return	\$6.00 Per Item
Dormant Account	\$5.00 Per Month after 2 years
Fax (Outgoing)	\$1.25 Per Page. First 2 pages free
Garnishment/Levy Processing	\$50.00
Items Sent for Collection	\$10.00 Per Item
Legal Process	\$10.00
Money Order	\$2.00 Per Money Order
Statement Copy	\$3.00 Per Copy
Wire Transfer (Outgoing)	\$20.00 Per Transfer
Foreign Wire Transfer (Outgoing)	\$32.00 Per Transfer
Visa Gift Card	\$3.95 Per Card
Visa Travel Card	\$5.95 Per Card
Visa Travel Card Reload	\$3.95 Per Reload

Schedule of Fees and Charges (continued)

Other Service Fees (continued)	
Copy of Draft	\$2.50
Bill Pay Paper Check Stop Payment	\$25.00
Foreign Currency Ordering Per-Currency Type	\$6.00
Foreign Currency Ordering If Under \$300.00 US Worth of Foreign Currency Shipping and Handling	\$10.00
Foreign Currency Exchange	\$15.00
Foreign Check Processing:	
Provisional Credit	\$25.00
Collected Credit	\$40.00
Rejected or Returned Foreign Check	\$50.00
Teller Check Fee	\$8.00

Electronic Funds Transfer Fees	
ACH Overdraft	\$25.00
ATM Transaction	\$1.00 for each ATM transaction at ATM's not within the CO-OP Network
Card Replacement	One free card per month, \$10.00 each additional card
Currency Conversion	1.00% of transaction amount
Debit Card Overdraft	\$25.00
ACH Share Overdraft Transfer Fee	\$2.00

Bill Pay Fees	
Claims (Research Request)	\$31.25
Postal Returns	\$12.50
E>Returns/Rejects	\$6.25
NSF	\$62.50
Expedited Bill Pay (Next Day Check Delivery)	\$24.95