

Rate and Fee Schedule IRA and Regular Certificate Accounts

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Certificate Accounts at People's Community Credit Union at this time. The credit union may offer other rates and fees or 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 a part of the Membership and Account Agreement.

Effective Date: **December 28, 2010**

Maturity Date:

Dividend Transfer Election:

- Remain On Deposit
- To Savings or Checking

** The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity.*

Term	Dividend Rate	Annual Percentage Yield (APY)*	Minimum Opening Balance	Dividends Compounded And Credited
3 months	0.15%	0.15%	\$500	Monthly
6 months	0.15%	0.15%	\$500	Monthly
12 months	0.25%	0.25%	\$500	Monthly
18 months	0.50%	0.50%	\$500	Monthly
24 months	0.85%	0.85%	\$500	Monthly
36 months	1.20%	1.21%	\$500	Monthly
60 months	1.75%	1.76%	\$500	Monthly

Truth-In-Savings Disclosures

Except as specifically described, the following disclosures apply to all accounts:

1. **Rate Information.** The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. 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 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 above, unless you elect to have dividends transferred to another account of yours.
3. **Balance Information.** The minimum balances required to open each account are set forth above. Dividends are calculated by the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account each day of the month and dividing that figure by the number of days in the month.
4. **Accrual of Dividends.** Dividends begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on the business day you deposit noncash items (i.e. checks) to your account.
5. **Transaction Limitations.** After your account is opened, you may not make additional deposits to your account. You may not withdraw accrued, uncredited dividends. Withdrawals of principal are subject to penalty.
6. **Maturity.** Your account will mature within the term or maturity date set forth above or in a Renewal Notice.
7. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - a. **Amount of Penalty.** The amount of the early withdrawal penalty is 90 days dividends.
 - b. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account. It applies whether or not the dividends have been accrued or paid on the account.
 - c. **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:
 - i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

8. **Renewal Policy.** Your accounts are automatically renewable accounts. Your account will automatically renew for another term on maturity. There is no grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
9. **Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.



HAZEL DELL

7403 N.E. Hazel Dell Ave.

DOWNTOWN

904 Daniels

BATTLE GROUND

121 N.W. 20th Ave.

FISHER'S LANDING

16211 SE 12th St.

WEB SITE

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360-695-5121

800-252-6525

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Office hours

9:00 a.m. – 5:30 p.m. M-F

Drive-up

9:00 a.m. – 5:30 p.m. M-Th
F to 6:00 p.m.



Rate
& Fee
Schedule

Certificate
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