

Faith Community United Credit Union Schedule of Variable Rate Accounts

This Schedule is incorporated as part of your Share Account Agreement

Effective 04/01/06

Additional terms, conditions and disclosures are provided in the accompanying Truth In Savings Disclosure Fee Schedule.

Account Type	Primary Share Account	All Other Share Accounts	Youth Savings Accounts	Share Draft Checking Account	IDA Individual Development Accounts	IRA Individual Retirement Accounts (CD's)	IRA Individual Retirement Accounts (CD's)	IPA Individual Pre-need Accounts	Cleveland Saves Account certificates	Christmas Club Savings Accounts
Dividends: Prospective % Rate	2.00%	2.00%	2.00%	.75%	2.25%	3.00%	3.25%	2.75%	1.75%	2.00%
Prospective % Yield	2.02%	2.02%	2.02%	.76%	2.27%	3.02%	3.27%	2.77%	1.77%	2.02%
Dividends Compounded Dividends Credited	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly	Quarterly Quarterly
Dividend Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
Dividend Period:	Quarter See below	Quarter See below	Quarter See below	Quarter See below	Quarter See below	Quarter See below	Quarter See below	Quarter See below	Quarter See below	Quarter See below
BALANCE REQUIREMENTS	\$50.00	\$50.00	\$10.00	None	\$50.00- and more	\$2000.00- 19,999.99	\$20,000.00and more	\$2000.00	\$10.00 – 999.99	\$10.00
Minimum to Open To Earn	\$50.00 \$50.00	\$50.00 \$50.00	\$10.00 \$10.00	\$150.00 \$50.00	\$50.00 \$50.00	\$2000.00 \$2000.00	\$20,000.00 \$2000.00	\$2000.00 \$2000.00	\$10.00 \$10.00	\$10.00 \$10.00
Minimum to Avoid Monthly Maintenance Fee	\$25.00	\$10.00	\$10.00	See	None	None	None	None	None	\$10.00
Limitations	See below	None	None	See Below	See Below	See Below	See below	See below	See below	See below

- A. The beginning date of the first period of the calendar year is January 1 and the ending date of such is March 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for the example is March 31st.
- B. During any month, you may not make more than two withdrawals from a regular savings account. No limit on Transaction Accounts. See fee schedule
- C. A service fee will be imposed on withdrawals on this account while your balance is below \$50.00. See fee schedule
- D. There is no monthly fee on Share Draft Account holders who maintain \$1000.00 in a savings account.
- E. Youth Accounts are not paid a dividend on amounts under \$50.00. Youth are considered to be under 18 years of age.
- F. Cleveland Saves Certificates are for one year and are not renewable at the "Saves" rate. Penalty of 90 days interest for early withdrawal.
- G. IRAs under \$2000.00 will be paid at the Other Share Account Rate.
- H. IPAs under \$2000.00 will be paid at the Other Share Account Rate.
- I. Christmas Club Accounts are available for withdrawal as of October 1st and are therefore not paid a dividend for the fourth quarter.

All dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period