

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

Account No: _____

Request for Information

EFFECTIVE DATE:

MATURITY DATE:

VARIABLE RATE	
Account Type	BALANCE ANNUAL PERCENTAGE YIELD DIVIDEND RATE
Share Savings(1)	_____ % _____ %
Second Savings(1)	_____ % _____ %
Youth Savings(1)	_____ % _____ %
Student Savings(1)	_____ % _____ %
IRA Savings(1)	_____ % _____ %
Money Market(1)(2)	Less than \$2,500.00 _____ % _____ %
	\$2,500.00 - \$24,999.99 _____ % _____ %
	\$25,000.00 - \$74,999.99 _____ % _____ %
	\$75,000.00 - \$99,999.99 _____ % _____ %
	\$100,000.00 & Greater _____ % _____ %
Student Money Market(1)(2)	Less than \$1,000.01 _____ % _____ %
	\$1,000.01 & Greater _____ % _____ %
Christmas Club(1)	_____ % _____ %
Checking Plus(1)(2)	Less than \$2,500.00 _____ % _____ %
	\$2,500.00 - \$9,999.99 _____ % _____ %
	\$10,000.00 & Greater _____ % _____ %
Silver Advantage Checking(1)	_____ % _____ %
FIXED RATE	
Account Type	MINIMUM BALANCE REQUIREMENTS TERM ANNUAL PERCENTAGE YIELD DIVIDEND RATE
Standard Term Share Certificate(3)	\$ _____ 3 Month _____ % _____ %
	\$ _____ 6 Month _____ % _____ %
	\$ _____ 12 Month _____ % _____ %
	\$ _____ 18 Month _____ % _____ %
	\$ _____ 24 Month _____ % _____ %
	\$ _____ 36 Month _____ % _____ %
	\$ _____ 48 Month _____ % _____ %
	\$ _____ 60 Month _____ % _____ %

Account Type	FIXED RATE (continued)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Bump Up Term Share Certificate(3)	\$ _____	20 Month	_____ %	_____ %
	\$ _____	30 Month	_____ %	_____ %
IRA Term Share Certificate(3)	\$ _____	3 Month	_____ %	_____ %
	\$ _____	6 Month	_____ %	_____ %
	\$ _____	12 Month	_____ %	_____ %
	\$ _____	18 Month	_____ %	_____ %
	\$ _____	24 Month	_____ %	_____ %
	\$ _____	36 Month	_____ %	_____ %
	\$ _____	48 Month	_____ %	_____ %
	\$ _____	60 Month	_____ %	_____ %
Educational Growth Term Share Certificate(3)	\$ _____	_____ Month	_____ %	_____ %

- (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) All deposited funds earn the rate for the tier that reflects the average daily balance at the end of the dividend period.
- (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 (800) 443-5698.

Schedule of Fees and Charges

SHARE SAVINGS ACCOUNTS FEES

Account Holder, ATM/Debit, All Credit Union of Ohio ATM Transactions are Free.	After 2 per month (includes deposits, withdrawals, inquires and PIN-based debit transaction) \$2.00 per transaction
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CHECKING ACCOUNT FEES

Overdraft	\$34.00/Item
NSF	\$34.00/Item
Returned Item	\$34.00/Item
Stop Payment	\$34.00/Request
Check Order Printing	Prices may vary depending upon style
Account Holder, ATM/Debit, All Credit Union of Ohio ATM Transactions are Free.	After 4 per month (includes deposit, withdrawals, inquires and PIN-based debit transaction) \$2.00 per transaction
Student Checking Account Holder, ATM/Debit Transactions. All Credit Union of Ohio ATM Transactions are Free.	After 8 per month (includes deposits, withdrawals, inquires and PIN-based debit transaction) \$2.00 per transaction
Checking Plus Minimum Balance	\$5.00/Month if minimum daily balance is not met
Turn Around Checking	\$10.00/Month

OTHER SERVICE FEES

Wire Transfer – Outgoing:	
Domestic	\$20.00/Transfer
International	\$50.00/Transfer
Excessive Withdrawal Fee	\$34.00/Item
Cashier's Check	\$3.00/Check
Teller's Check	\$3.00/Check
Money Order	\$3.00/Each
Account Reconciliation	\$25.00/Hour, 1 hour minimum
Account Research	\$25.00/Hour, 1 hour minimum
Statement Copy	\$5.00/Copy
Paper Statement Fee (waived for Student and Silver Advantage accounts)	\$2.00
Return Deposited Item	\$20.00/Item
Legal Process	\$25.00/Each
Inactive/Dormant Account	\$5.00/Month, charged after 12 consecutive months of inactivity (excluding dividends); waived if you have a loan, you maintain an average monthly balance greater than \$250.00 in your combined savings, checking, and certificate accounts held under the same member number or if you are under 25 years of age.
Account Closure/Reopen	\$25.00/Account if account closed/reopened within 12 months
Monthly Relationship	\$5.00/Each, waived if you have a loan, you maintain an average monthly balance greater than \$250.00 in your combined savings, checking, and certificate accounts held under the same member number or if you are under 25 years of age

OTHER SERVICE FEES (continued)

Checking Cashing	\$5.00/Each, waived if you have a loan, you maintain an average monthly balance greater than \$250.00 in your combined savings, checking, and certificate accounts held under the same member number or if you are under 25 years of age
Returned Mail	\$5.00/Item
Check Copy/Rush	\$1.00/Copy
Stop Payment – on Checks or ACH Items	\$34.00
Returned Check, ATM/Debit, ACH, Overdraft Privilege	\$34.00
Money Market Returned Check	\$34.00/Check when more than 6 draft are written in 1 month and/or the amount of the check is less than \$100.00

EFT FEES

Card Replacement	\$5.00
Card Replacement Rush Order	\$15.00
ACH Overdraft	\$34.00
ACH Stop Payment	\$34.00
Debit Card Overdraft	\$34.00
ATM Card	\$1.00/Month, waived with checking account or any loan