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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 Interest or Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: 05/01/10

Account Type	FIXED RATE		
	BALANCE	INTEREST/DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Savings(1)	\$100.00 & Greater	0.25 %	0.25 %
<input type="checkbox"/> Christmas Club(1)	\$100.00 & Greater	0.25 %	0.25 %
<input type="checkbox"/> IRA Savings(1)		0.70 %	0.70 %
<input type="checkbox"/> Check "Plus"(1)	\$500.00 & Greater	0.25 %	0.25 %
<input type="checkbox"/> Money Market(1)(2)	\$2,000.00 - \$19,999.99	0.45 %	0.45 %
	\$20,000.00 - \$74,999.99	0.70 %	0.70 %
	\$75,000.00 - \$199,999.99	0.90 %	0.90 %
	\$200,000.00 & Greater	1.29 %	1.30 %
<input type="checkbox"/> Penny Pincher(1)(2)	\$5.00 - \$99.99	0.25 %	0.25 %
	\$100.00 & Greater	0.50 %	0.50 %

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Certificate(1)	\$ <u>500.00</u>	<input type="checkbox"/> 6 Month	0.75 %	0.75 %
		<input type="checkbox"/> 9 Month	0.00 %	0.00 %
		<input type="checkbox"/> 1 Year	1.29 %	1.30 %
		<input type="checkbox"/> 15 Month	0.00 %	0.00 %
		<input type="checkbox"/> 18 Month	1.49 %	1.50 %
		<input type="checkbox"/> 2 Year	1.74 %	1.75 %
		<input type="checkbox"/> 3 Year	2.08 %	2.10 %
		<input type="checkbox"/> 4 Year	2.42 %	2.45 %
		<input type="checkbox"/> 5 Year	2.81 %	2.85 %
		<input type="checkbox"/> 5 Year Jumbo	2.96 %	3.00 %
	\$50,000.00	<input type="checkbox"/> _____	%	%

- 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 (517) 323-3644.
- Your entire Account balance will be paid interest at the rate commensurate with the applicable balance tier.

## Schedule of Fees and Charges

### ATM/MasterMoney Debit Card

Nonproprietary Balance Inquiry Fee	\$1.25 per inquiry
Nonproprietary Withdrawal Fee <sup>(1)</sup>	\$1.25 per withdrawal
Card Replacement Fee	\$3.00 per Card

### Checking Account Fees

Non Sufficient Funds Fee	\$26.00 per item
Automated NSF Transfer Fee (loan or share)	\$2.00 per transaction
Check "Plus" Minimum Balance Fee <sup>(5)</sup>	\$5.00 per month
Return Deposited Item Fee	\$15.00 per item
Cancelled Check Copy Fee	\$5.00 per item
Check Printing varies depending on style	Varies
Temporary checks	\$1.00 per four checks
Stop Payment Fee	\$26.00 per item
ODP Fee	\$26.00 per item

### Other Service Fees (Applicable to all Accounts)

New Member Fee <sup>(2)</sup>	\$5.00
Single Account Quarterly Fee <sup>(6)</sup>	\$5.00 per quarter
Dormant Account Fee <sup>(3)</sup>	\$5.00 per month
Closed Account Re-Open Fee	\$20.00 per Account
Escheated Account Fee	lesser of \$50.00 or balance
Account Research & Reconciliation Fee	\$25.00 per hour
Statement Copy/Printout Fee	\$5.00 per copy
Levy & Garnishment Fee	\$50.00 per item
Cashiers Check Fee	\$3.00 per check
Return Address Fee	\$3.00 per item
Staff Assisted Telephone Transfer Fee	\$3.00 per transaction
Check Cashing Fee <sup>(4)</sup>	\$5.00 per check
Money Order Fee	\$2.00 per item
Stop Payment Cashiers/Corporate	\$26.00 per item
ACH Stop Payment Fee	\$26.00 per item
Cashiers/Corporate Check Copy	\$6.00 per item
Travelers Checks	
Dual Signature	\$1.50 per \$100
Single Signature	\$1.00 per \$100
Wire Transfer	
Domestic	\$15.00 per wire
Foreign	\$25.00 per wire
Home Banking User E-statement <sup>(7)</sup>	No Charge
Home Banking User Paper Statement – mailed	\$3.00 per copy
Expedited ACH Processing Fee	\$10.00 per item

1. first five per month free
2. waived if checking account opened at time of joining the credit union
3. after one year and when balance is less than \$50.00
4. waived when primary Savings Account balance exceeds \$100.00, or You have other services with Us
5. waived when average daily balance is equal to or greater than \$500.00, during a dividend/interest period
6. waived when Primary Savings Account balance exceeds \$200.00, or You have other services with Us
7. must opt-in through Home Banking