

# Provenant Federal Credit Union Prospective Rates Effective Date: July 1, 2007

	Share Savings (Sfx A)	Checking (Sfx X)	Christmas Club (Sfx K)	IRA Savings (Sfx I,R,E,U)	Special Savings (Sfx S, etc.)	Money Market (Sfx M)						
<b>Dividends</b>												
Maximum Rate	.71%	none	1.14%	1.14%	.71%	1.81%						
Annual Percentage Yield	<b>.71%</b>		<b>1.14%</b>	<b>1.14%</b>	<b>.71%</b>	<b>1.83%</b>						
Dividends Compounded	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Monthly						
Dividends Credited	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Monthly						
Dividend Period	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Monthly						
<b>Balance Requirements</b> Minimum Balance	<i>Membership Fee:</i> \$0.00 <i>Minimum Balance:</i> \$50.00	<i>Req'd to Open:</i> \$20.00				\$2,500.00						
Min. Bal. for Dividend	\$100	N/A	\$100	\$100	\$100	\$100						
Balance Method	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily						
<b>Rate Tiers</b>	% Rate	APY	% Rate	APY	% Rate	APY	% Rate	APY	% Rate	APY	% Rate	APY
\$100-499 balance	0.37	0.37	<i>none</i>	0.62	0.62	0.62	0.62	0.37	0.37	0.00	0.00	0.00
\$500-2,500	0.45	0.45		0.70	0.70	0.70	0.70	0.45	0.45	0.00	0.00	0.00
\$2,500 + <i>APY=Annual % Yield</i>	0.71	0.71		1.14	1.14	1.14	1.14	0.71	0.71	1.70	1.71	1.71
<b>Account Limitations</b>	Maximum cash withdrawal on any and all accounts is \$500 per day, \$1,000 per week (unless special arrangement have been made).	No dividends are paid on "free checking." Minimum cash withdrawal is \$20.00, or your entire available balance, whichever is less.	An early withdrawal fee of \$5.00 will be charged for each withdrawal between January 15 and October 31 of each year.	Minimum withdrawal is \$100.00, or your entire available balance.	Minimum cash withdrawal is \$20.00, or your entire available balance, whichever	Minimum cash withdrawal is \$20.00, or your entire balance, whichever is less. Limit 3 withdrawals or transfers per month.						

## Truth-in-savings account and membership disclosures.

Refer to PFCUs Membership Booklet for further account disclosure information.

**1. Rate Information.** The *dividend rate* and *annual percentage yield* on your accounts and balances are set forth above. The *annual percentage yield* is a percentage rate that is based upon the total amount of dividends to be paid based on a declared rate and compounding for an annualized period. The *dividend rate* and the *APY* may

change monthly as declared by the Board of Directors.  
**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and APY are prospective rates and yields that the credit union anticipates paying for the applicable dividend period.  
**3. Compounding and Crediting.** Dividends will be compounded and credited as described above. The dividend period for all accounts is quarterly except for the Money Market account, which is monthly. The dividend period begins on the first calendar day of the month or quarter

and ends on the last calendar day of the period.  
**4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends begin to accrue on non-cash deposits (checks, etc.) on the business day you make the deposit. Accrued dividends will not be paid if you close your account before dividends are paid at the end of the period.  
**5. Balance information.** The minimum balance required to open each account or to receive the maximum dividend rate is described above.  
**6. Account Limitations.** Account limitations are set forth

above and within the fee schedule on the reverse side, or in the Membership and Account Agreement. All shares (except IRAs) are pledged against any and all loan balances you owe the credit union, including credit cards.  
**7. Membership Qualification.** You and your co-owners authorize the credit union to make credit bureau inquiries when opening a new account, applying for new services and periodically as needed by the credit union. A government-issued photo ID is required at account opening, and may be required by us to complete each transaction.